Rice-Jones. U.G.G., Winnipeg, Man

THE U.F.A.

OFFICIAL ORGAN OF

THE UNITED FARMERS OF ALBERTA :: THE ALBERTA WHEAT POOL

AND OTHER PROVINCIAL MARKETING POOLS

Vol. VII. CALGARY, ALBERTA, OCTOBER 15th, 1928 No. 24

News from the Head Office of the Alberta Wheat Pool

Pool Final Payment

Why Insurance Should Be Nationalized

By WILLIAM IRVINE, M.P.

Public or Private Ownership?

Comments on Power Issue by "LEE VINCENT"

Bernard Shaw's "Intelligent Woman's Guide"

Book Review by H. ZELLA SPENCER

Types of Co-operative Creameries

Dairy Pool Section

THE WORLD HAS A NEW AND FINER MOTOR CAR

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NASH SEDAN, OR TRUCK?

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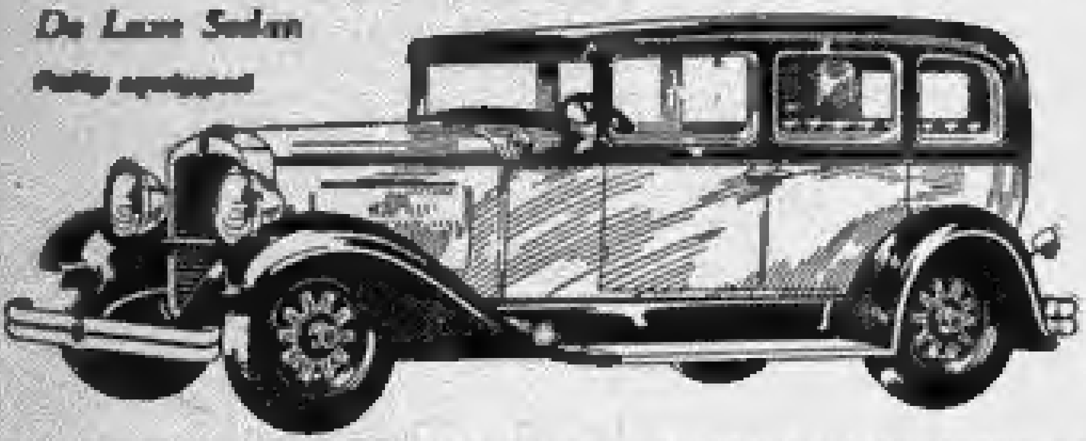
De Luxe Sedan

Fully equipped



Christmas Eve Dance

Tickets - 50c each

YOUR TICKET WILL BE NUMBERED AND DUPLICATE OF SAME WILL BE USED IN DRAW

In an effort to raise funds for the erection of a Labor Temple in Calgary, a Dance is being held in the Al Azhar Masonic Temple on Monday evening, December 24th, and as an added attraction a Nash De Luxe Sedan (new "400" Series) will be drawn for at midnight by Ex-Mayor Geo. H. Webster, M.L.A. In 1926 the car was won by Mrs. Wood of Montreal; in 1927 by Wm. Wilson, of Minnedosa, Man. This proves that out-of-town ticket purchasers have equal opportunity of winning this car with those who live in Calgary and attend the dance. Should you prefer it, the alternative choice of a 1-Ton Utility Truck, with extra equipment for carrying livestock, is offered. Perhaps you believe that a Truck of this nature will be more useful to you; no doubt you have been anxious to secure one for the many services it can render. HERE IS YOUR OPPORTUNITY!

Announcement of winner will be made in January 1st issue

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Send Postal Note or Money Order for any number of tickets you desire. Address to the secretary and they will be forwarded promptly.

THIS COUPON WILL NOT APPEAR AGAIN SO CUT OUT AND MAIL TODAY.

CALGARY LABOR CLUB
229 Eleventh Ave. E., Calgary, Alta.

Please send me .... *tickets.*

Name ____

Address ____

____

CALGARY LABOR CLUB

FRED J. WHITE, *Secretary*

229 ELEVENTH AVE. EAST - CALGARY, ALBERTA

DELIVERY WILL BE MADE ON CHRISTMAS DAY FROM YOUR NEAREST DEALER.

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Vol. VII. CALGARY, ALBERTA, OCTOBER 15th, 1928 No. 24

Principal Contents

Page
Editorial 3
News of the Organization 4
Prize Winning Essay on Co-operation 4
"Power Minded" 5
Hydro-Electric Power and the Political Future 6
McPhail Reviews First Pool Chapter 8
Co-operation Succeeding in Canada 8
Why the Insurance Business Should be Nationalized 9
Distribution of Payments (1927-1928 Pool) 10
News from Alberta Wheat Pool Head Office 14
The World's Largest Elevator 16
Playing the Wheat Market 18
Interests of the United Farm Women 20
A Great British Author on Wealth and Poverty 20
U.F.W.A. Membership—Increase 21
Brightening the Interior of the Farm Home 22
U.F.A. Junior Activities 25
International Youth Movement 26
Alberta Poultry Pool and Marketing Service 28
Preparing Turkeys for Market 28
News from Alberta Dairy Pool Head Office 30
Types of Co-operative Creameries 30
"The Divine Right to Feel Discontented" 32
News from Head Office of Livestock Pool 33
Should Not Hesitate to Enter Power Field 36
Power in Three Provinces 36

EDITORIAL

◆

COUNTERING THE PROPAGANDISTS

The *Ottawa Citizen* and the *Winnipeg Tribune*, both Southam papers, are rendering yeoman service to the people of Canada by their bold espousal of the cause of public ownership of hydro-electric power resources, and their brilliant exposition of the principles involved. We have had occasion to quote from these newspapers from time to time, and to commend their stand in behalf of the public interest. They took a leading role in the fight against the alienation of the Seven Sisters site in Manitoba, to which Hon. Charles Stewart was a party with the Bracken Government; they protested vigorously against the precipitate disposal of those resources without consultation with the people's representatives in Parliament or the Legislature.

But why should it be necessary to quote the Southam papers of other Provinces in order to reveal to our readers the nature of the fight which must eternally be carried on to counter the propaganda of the groups of interests which are intent upon the seizure of Canada's resources in water power? There are two Southam papers in Alberta. The *Edmonton Journal* and the *Calgary Herald* have been silent upon a matter which undoubtedly concerns the field of Federal affairs, and indirectly Alberta as well, since here also there is an issue between the advocates of Provincial and private ownership of hydro-electric power. Mr. Stewart is representative of the constituency of West Edmonton, and his manner of dealing with this matter is of interest to his constituents. Should it be necessary for his constituents to subscribe to Winnipeg and Ottawa papers to find effective criticism of his action in the case of the Seven Sisters power site?

By revealing to their own readers the nature and extent of the work for public ownership which has been done by their sister newspapers, the *Journal* and the *Herald* would render services incalculably great to the cause of public ownership here. There is certainly no important argument against the public ownership of natural monopolies which the *Citizen* or the *Tribune* has not already demolished.

* * *

EDMONTON TO RETAIN PLANT

The Edmonton city council recently rejected unanimously an offer for the purchase of the city power plant by one of the two groups which are seeking to acquire control of the resources of electrical energy in Alberta.

A clause in the agreement which the company offered would have given the city the right to re-purchase the plant at the end of a 20-year period on a "replacement value basis."

An alderman who considered the clause of very doubtful utility called attention to various methods of inflating "replacement values" commonly practised by power companies. "Through their superior imagination," he said, "corporations are able to build up huge valuations, and I believe the city would find itself in a jackpot if it ever had a chance to get the power plant back on such a basis." He cited the case of the New York Edison company which added over seven million dollars to its replacement valuation for "training employees."

All of which goes to demonstrate the necessity for cold-blooded dealing with power corporations by those who are concerned to protect the public interest. The Edmonton city council seems to have acted wisely.

* * *

A TALE OF TWO CITIES

(*Alberta Labor News*)

If we take the word of the President of the Mid-West Utilities Corporation for it, the cities in the country to the south of us where electric energy is controlled by private capital, are veritable examples of what Paradise might be expected to be. And the places where the people have been foolish enough to adopt public ownership—well, they are just the opposite. But it may be that Mr. Yorath is slightly mistaken in some of his conclusions. At any rate it is possible to find people, even in that country where the benefits of private monopolies are so manifest, who do not agree with him. For example, here is an editorial from the current issue of *Labor*, the official organ of all the railway unions in the United States:

> The city of Toronto buys electricity generated at Niagara Falls by the Ontario Hydro-Electric Power Commission, generally called the "Hydro." Toronto pays 2.9 mills per kilowatt hour for this current, carries it 90 miles on wires, and sells it to householders in the Canadian metropolis for lighting, for a shade over 2 cents per kilowatt hour.
>
> That is a horrible example of public ownership.
>
> The Alabama Power Company buys electricity generated at Muscle Shoals by the United States Government. The company pays 2 mills per kilowatt hour for this current, carries it 100 miles on wires, and sells it to the householders of Birmingham, Alabama, for 8.5 cents per kilowatt hour.
>
> That is a beautiful instance of the benefits of private enterprise.
>
> The figures at least explain why the Power Trust can afford to spend $30,000,000 per year in propaganda to keep the people of the United States from being reduced to the awful plight of the people of Toronto.

NEWS OF THE ORGANIZATION

Activities of U.F.A. Locals and District Associations and Information from Central Office—Notes on Co-operation

Prize Winning Essay on Co-operation

By Mary Thomas, Mannville

During the past three years the Mannville Co-operative Association of the U.F.A. Ltd. have awarded prizes to the value of $20 each year for the best essays on "Co-operation" written for the occasion of the Mannville School Fair.

The essay published below won first prize in this year's competition.—Editor.

Co-operation is a principle to bring all people together having political, industrial, economic, and social aims. It is predominant in all phases of industry, manufacturing, buying, selling, and financing. The idea of co-operation is to abolish individual competition. If only people realized the utter uselessness of the competitive system, they would not tolerate it.

Co-operation really began about 1798, when Robert Owen established his Co-operative cotton mills in New Lanark, Scotland. Denmark was the first country to begin a system of agricultural co-operation, and Ireland came second. This is the reason for the great advance made in agriculture in these two countries.

A Social and Unselfish Motive

When the little provision store was opened eighty-one years ago by the Rochdale Pioneers, it expressed in humble form a noble vision. Its capital was $140 and the venture was laughed at by the working class. The motives of these co-operative pioneers were unselfish, and the aim a comprehensive, moral, and social one.

There are now thousands of co-operative organizations in the United States and some hundreds in Canada. One of the largest co-operative organizations in Canada is the Wheat Pool. A Livestock Pool has also been formed on the same basis. The Canadian movement is an obvious success. Canadians should have confidence in the movement and courage in applying its principles.

Talk co-operation and work co-operation. That is the way to build up the movement. Thereby you serve yourself and also serve others; a co-operative society organized and operated only to serve selfish ends will sooner or later fail in its purpose. The individual competitive merchant is rapidly realizing that he is losing out to the big groups of co-operators.

The Greatest Weakness

The general weakness of the co-operative form of organization is the danger of under-estimating the importance of skilful management. Co-operators are apt to think that management is not important, and they choose for a manager one of their own number, a man without experience. Also in times of depression it is hard to retain the loyalty of the members of the association and this adds to the difficulties of management. If a good manager is not chosen the association is apt to break down.

A co-operative store requires loyal members who cannot be swayed. It must have members who will not only talk co-operation, but live it—members who read co-operative publications and know what co-operation is doing for mankind. No power on earth can destroy a co-operative store that has a membership of loyal, enthusiastic, and persevering shareholders.

What can be done by whole-hearted co-operation is shown here in Mannville. The Mannville U.F.A. Co-operative Store started about four years ago with a capital of $300 and now has over two hundred shareholders with a subscribed capital of over $4000. At first they handled only bulk commodities and now their supply has no limitations. The best example of co-operation is the League of Nations, which has been fully established to police the world as a whole, and to eliminate war.

The Co-operative Motto

We are slowly beginning to realize the need of co-operation. Mr. W. C. Good, B.A., stated that if peace and prosperity are to replace strife and misery, it must be through the spirit of brotherhood or, in other words, through the practical application of the co-operative motto—"Each for all and all for each."

The real strength of the co-operative movement is in its enlightened members. The movement grows because thousands of earnest men and women are determined that its benefits shall be widely shared. It is the goodwill of all its members, the enthusiasm of those who understand its purpose, the unpaid labors of those who find in co-operation a way of living and a philosophy of life that our movement finds its driving power, its principle of growth. It grows because its faithful members are determined that the movement shall not stand still. Everywhere co-operative membership is increasing, while co-operative trade is expanding and co-operative capital is growing fast. Both big and small societies are spreading far and wide. All serve their own members and the nation as well.

As co-operators we must thoroughly understand co-operation ourselves and then spread the Gospel of Co-operation at every opportunity.

"Let each man find his own in all men's good,
And all men work in noble brotherhood."

ATHABASCA CONVENTION NOVEMBER 30th

To all members of the U.F.A. and U.F.W.A. in Athabasca Federal Constituency:

The annual convention of the Athabasca U.F.A. and U.F.W.A. Federal Constituency Association will be held in Edmonton on Thursday, November 30th, in the Labor hall, at 1 p.m. All Locals are requested to send their full quota of delegates. The business of the convention will be the election of officers and finding ways and means of liquidating our deficit.

C. J. STIMPFLE,
Egremont, Alta. Sec.-Treas.

MUNDARE MEETING OCT. 28th

The date of the meeting in Mundare for the formation of a debating union representing the Locals of the Association in the constituency, was given in our last issue as "Saturday, October 21st." This should have read "Saturday, October 28th."

U.F.A. LEGAL DEPARTMENT

Costs of Soldier Settler's Appeal

In reply to a query as the costs of appealing revaluation offered by the Soldiers' Settlement Board, the Solicitor for the United Farmers of Alberta wrote as follows:

"Under ordinary circumstances, unless your appeal were successful your expenses in connection with same would have to be borne by yourself, while on the other hand if you were successful the Board would undoubtedly make provisions for payment of any reasonable expense incurred by you in making the appeal. The Board, of course, should pay their own expenses in connection with the appeal and you would only have to pay your expenses."

Seizure of Crop for Debt

With reference to seizure of crop for debt, in a case where the land is registered in the name of the wife of the man raising the crop, the U.F.A. Solicitor wrote:

"If your wife owns in her own name land and crop, neither the land nor the crop belonging to her can be attached in any way for your debts, unless your wife has guaranteed such debt or endorsed documents in some way to make her liable as well as yourself. If the land is in her name and you have an interest in the crop your own interest only can be attached for any debt of yours."

Assumed Mortgage

"I purchased a parcel of land, assuming the mortgage," writes a correspondent to the U.F.A. Legal Department. "Can the mortgage company obtain judgment against me? I hold other clear titled property."

The reply of the U.F.A. legal adviser is as follows: "When you purchased the land in question, assuming a mortgage thereon, you, as well as the person who actually signed the mortgage, were liable for it, so that if the mortgagee commenced foreclosure proceedings he would include both of you in his statement of claim. If the property did not realize sufficient under the foreclosure proceedings to pay the amount of the mortgage and costs, a deficiency judgment would be registered against both of you for any balance then remaining unpaid. The mortgagee would have the right to realize upon that deficiency judgment from the one of you from whom he could collect the more easily, although as you, in your agreement with the mortgagor agreed to assume that mortgage, if he were called upon to pay it, he could then come back on you for any monies he might have to pay under the foreclosure action."

Late U.F.W.A. News

AT BUFFALO HILLS

Buffalo Hills U.F.W.A. met at the home of Mrs. Mackay on October 23rd. Thirty-five members answered the roll call, and several visitors were present also. Mrs. M. H. Ward, the president, read the report of the Convener of Education, and Mrs. Mason and Mrs. McDonald read interesting papers on "Wills." Mrs. Roscoe Shatto and Mrs. M. Eshom gave a demonstration of gesso work.

SPRING PARK LOCAL

Spring Park U.F.W.A. Local held their October meeting at the home of the president, Mrs. O. C. Graves. Mrs. Hurd acted as secretary in the absence of Mrs. L. L. Smith. The afternoon was spent in sewing, as the ladies are getting ready for a bazaar to be held in the near future, the proceeds to go toward building a U.F.A. Hall on Moose Hill Lake. The Juniors came in after school, for lunch.

ENERGETIC OCTOBER MEETING

The October meeting of Energetic U.F.W.A. Local (Milk River) was held at the home of Mrs. Brown, writes Mrs. M. E. Hummel, secretary. The hostess gave a demonstration on making fondant for candy. Mrs. Hummel gave a talk, "Does it Pay to Can Fruits and Vegetables?" It had been arranged that each member was to hand in $1 and tell how she had made it. Nine of the members did so, and some good answers were given.

DRIVE DOUBLES MEMBERSHIP

A membership drive held in June added twenty-three members to the roll of Grand Meadow U.F.W.A. Local, bringing the total to fifty. "To initiate our new members," writes Mrs. F. E. Crawford, "we held a picnic at our president's home, and had a nice social time. Our annual picnic usually makes enough profit to finance our Local throughout the year. This year, as usual, it was a great success. We have all sorts of sports and games, and give good prizes. We were fortunate this year to have Premier Brownlee and his family with us."

CAYLEY ACTIVITIES

Cayley U.F.W.A. have been very active during the year, although the membership is small, writes Mrs. M. M. Widdup, secretary. "We made a beautiful quilt which we raffled, and from this realized over $40. To this we added $10 and sent the money to the Woods' Christian Home. We also had a visit from the Public Health Nurse, who examined the school children and gave us a lecture on the diet of the school child. Every year we have a banquet for U.F.A. and U.F.W.A. members, and this helps to keep the men together. We hold our meetings in the members' homes and have very instructive and enjoyable times."

A DIFFICULT SENTENCE

"To some minds—to most, one might say—there is no sentence more difficult to pronounce than 'I do not know.' Some explanation must be given and accepted, even though it is no more than a phrase. A contentment to seek for knowledge, but to remain silent till it is forthcoming, is one of the rarest of human qualities."
—*Exchange.*

"Power Minded"

By LEE VINCENT

Scientists who have been engaged in excavating from their ancient tombs the dinosaurs who lived in Alberta millions of years ago tell a curious story about these giant lizards. Basking in a tropical climate on the marshy shores of a great ocean they grew to stupendous bulk. Some of them were monsters nearly a hundred feet long. Others were protected fore and aft by a veritable "coat of mail" consisting of close-joined bone plates. One would think that species of such animal giants would live forever, but they didn't. Changes of climate set in, the ocean receded and dry land arose and these huge unwieldy creatures perished miserably. The secret of their downfall and ultimate annihilation was their lack of brains, and consequently their lack of that quality we humans call foresight. The great Gigantosaurus is supposed to have had a body a hundred feet long and a brain the size of an orange!

Foresight is what marks the progress of the human race and has done for generations. Our "leading men" so-called are those who can see and judge the trend of events and act accordingly.

The moral of this article is that the great majority of Alberta people appear to be sound asleep on the power situation in Alberta today. The rural population seems to disregard the situation as having no bearing on the immediate present and consequently not being worth thinking about. The mass of the people appear to be like the unwieldy dinosaurs, thinking only of the present and giving no thought to possible transitions of the future.

Not so with the keen-minded men who are leaders in the development of power by private capital. They are alive to the changing times. They see the present is a critical time and are pushing their advantage to the uttermost.

* * *

There is no one living today who can foretell what electricity is going to mean to the next generation—or even the present one! Certain it is that electric power is playing a more important part in our life every day. In a few years the whole countryside will be depending to a great extent on this power. You may think this is an exaggeration, that farms will never use electricity except as a luxury, but stop and reason for a few minutes—

Twenty years ago the automobile was a rich man's toy. It earned the cordial hatred of the farmer because it scared his horses. What prophet then would have predicted that in a couple of decades farming could not be carried on without the motor car and its first cousins the tractor and truck?

Use your foresight—your brains—and season with a little imagination! Can't you see the immense development of electricity going on right now? Can't you see its uses being multiplied, its need becoming greater to humanity? In twenty years more it is quite possible that the farmer who farms without the aid of electric power will be as out-of-date as the farmer who today does without a motor car.

* * *

Now we come to the crux of this article. If power is going to be such a necessity, why let its development be done by private capital? Right now you see the webs being industriously spun throughout Alberta—yes, throughout the west. Great corporations are on their toes as to the possibilities and are losing no time. In a few years if the people of Alberta doze on in somnolent satisfaction they will have lost their birthright of power natural resources. Power interests will be entrenched behind ample barb-wire entanglements and protected by every variety of defensive and offensive armament. It will then be a costly job to get back what might now be obtained at a fairly reasonable expenditure.

Alberta people will never be misled by private ownership propaganda such as is being spread by Mr. Yorath of the International Utilities and others of his ilk. We now know better. Ontario has shown the way with its eminently successful Hydro Electric system. Alberta cannot go wrong by following Ontario's example in power matters.

A SUITABLE CHRISTMAS GIFT

The U.F.W.A. Cook Book will be off the press about Nov. 1st. The book will consist of around 220 pages. It will be printed on good quality paper and will be well bound in white oilcloth with blue lettering.

Further announcement regarding price, etc. will appear in November 1st issue.

This book will make a suitable Christmas gift for any woman, and as recipes have been contributed by members throughout the Province, it will be of especial interest to women connected with the Organization.

Farther Inquiry Revelations

(By *United Press*)

WASHINGTON, Sept. 19. Payment of $500 to William Allen White, famed Kansas editor, by the National Electric Light Association for a speech, was revealed today in the Federal Trade Commission's investigation of the power industry.

White received this sum on May 20, 1926, it was said, as compensation for delivering a speech at the Atlantic City convention of the association that year, the hearing developed.

$30,000 to Harvard

Another payment of $10,000 to Harvard University was developed during an examination of A. Jackson Marshall, secretary of the N. E. L. A. Marshall testified that Harvard received $30,000 annually from the association as a contribution toward research work in utility problems.

Checks showing total payments of $30,000 to Northwestern University were also placed in the record.

Bribery in Jersey

WASHINGTON, Sept. 19 (UP).—Activities of New Jersey utility interest in keeping track of and attempting to influence legislation in that state were disclosed today in the Federal Trade Commission's power investigation.

With William H. Roth, Philadelphia, secretary of the New Jersey Utilities Association, as a witness, the commission developed a close surveillance maintained by his group over actions of the state Legislature at Trenton.

A Pressing Danger and a Great Opportunity

The Urgency of Public Ownership of Hydro-Electric Power Resources

EDITORIAL

Have the people of Alberta and their elected representatives more confidence or less in the future of their Province than the two corporations, dominated from New York and Montreal, which are seeking to obtain a stranglehold upon our power resources?

Are the people of Alberta content to see established in their midst, giant enterprises under Eastern Canadian and United States control, whose economic power and consequent political influence will inevitably grow from year to year, until they may be in a position to determine the fate of governments in total disregard of popular interests?

Upon the answer to these two questions will depend the policy to be followed in this Province in power development.

* * *

Less than two years ago there was witnessed in the House of Commons a mighty struggle against the attempt of a group of power interests to obtain control, through the passage of the Georgian Bay Canal Bill, of one and a quarter million potential horse power in the Ottawa river. The bill was defeated, the U.F.A. members taking an active part in the frustration of what was justly described by a writer in these columns as "a monstrous attempt to burglarize the public domain." Yet so great was the political power influenced by the promoters of the bill, that in the early days of the session the defenders of public rights were genuinely fearful of its passage.

The influence of the promoters in Parliament was manifest. The sympathy of the Government with the power interests was evident. The lobbyists of the promoters of the legislation were ubiquitous, and leading Canadian financiers who were determined to have the bill enacted at all costs, themselves spent many hours in the lobbies of the House of Commons, endeavoring to bring their influence to bear upon legislators. Various lawyer members of the party in power strained every effort in behalf of the power interests, serving them with all the energy and conscientiousness which, in private business, good lawyers are wont to give to their clients. There was more than a suspicion that behind the politicians' anxiety for the passing of the bill was a consideration of the sources from which political party funds are to be obtained. Commenting on this phase of the matter, an eastern newspaper stated editorially:

> There is one and only one reason for the revival of the old Georgian Bay canal project. It is party funds. It would be ten thousand times worse than the sale of royal honors. There is no reason in the world for such a shameless transaction other than the necessity of raising party funds and to rob the people in order to pay the pirates who will contribute to party funds is infinitely worse than to sell royal honors for cash.

"THE SUPERIOR EFFICIENCY OF PRIVATE OWNERSHIP"

The International Peace Bridge over Niagara River is maintained jointly by Canadian and U.S. authorities. It is brilliantly lighted by arc lamps.

The lamps on the Canadian half of the bridge are supplied with current purchased by the Ontario Government from the Ontario Hydro-Electric Power Commission—a public enterprise. The cost of current for each lamp is $8 per year.

The lamps on the United States half of the bridge are supplied with current purchased by the New York State Government from a private Company. The cost of current is $42 per lamp per year.

This proves the superior efficiency of private enterprise in extorting high costs from the public, and justifies to the full the expenditure of large sums of money by the power interests in seeking to convince the public that "public ownership is Bolshevism."

The comparative figures were given by Commissioner McGuire of the Hydro-Electric Power Commission at the Dominion Trades Congress this year.

Had not the efforts of the Western Farmer and Labor members and their associates been supported by the strong sentiment in favor of public ownership in Ontario, where its merits are universally known, the interests which sought the legislation might have succeeded.

Albertans who followed the record of Hansard when the matter was under discussion can today entertain no doubt of the mighty and pernicious influence exercised in the Canadian Parliament by the promoters of the great privately owned power enterprises.

If the corporate interests are not dislodged with all speed from the position of predominance in power enterprise which they, in Alberta, today occupy, it may reasonably be anticipated that whatever body of party politicians may be hungry for campaign funds, and willing to pay the price in subservience and obedience to the power interests, will rapidly become accomplished in the arts which the keepers of party war chests at Ottawa know so well. Can Albertans contemplate this prospect with equanimity?

* * *

If the two corporations which are securing a foothold in the Province, and vigorously digging themselves in, were to be left a clear field by the Province's failure to undertake development, what would be the prospects of the future?

What would be the prospect of a satisfactory outcome from the standpoint of public ownership twenty or so years hence, if, subject only to one form of regulation or another, and provision, perhaps, for ultimate expropriation, private enterprise were left undisturbed?

One thing is beyond question. The Government of today might seek to make provision for the protection of the public, but every successive year would witness an increase in the ability of the power companies to influence opinion. There is today in power in Alberta a Government more directly responsible to the people than any other Government which has ever been in office in the Dominion. The political machinery by which the Government was elected to office is under democratic control. No group of industrial interests control the Government through secret party funds. But if one of the most valuable of natural monopolies remain predominantly in the hands of non-public interests, will such a Government be allowed indefinitely to survive? Will the democratic forces, without financial resources, be in a position to resist successfully a long continued assault? The policy of rewarding its friends and punishing its enemies has always been resorted to by those who hold the economic keys to political power. What guarantee can we have that safeguards that might be enacted today, against some future time when a Government might wish to expropriate, will be applied twenty years hence, if in the meantime the exploitation of our resources in hydro-electrical energy remain chiefly in non-public hands?

* * *

The influence exercised by the two corporations in Alberta is already great in many localities. It must inevitably become greater as the years pass, unless the public become the dominant power interest.

* * *

Of the vast influence exercised by the controllers of electrical energy and of the methods they have employed in the United States to discredit public ownership, some examples have been cited in these columns in recent weeks. The National Utilities Association, composed of the National Electric Light Association, the American Gas Association, and the American Electric Railway Association, which maintain a gigantic lobby at Washington, have spent during the past three years, according to evidence given under oath before the Federal Trade Commission, three million dollars directly to oppose public ownership, and from $25,000,000 to $30,000,000 in advertising in subservient newspapers.

> They have on their payroll ex-senators, ex-ambassadors, ex-governors, newspapers, and universities.
>
> They paid Richard Washburn Child, former U. S. Ambassador to Italy, $7,500 to prepare an anonymous booklet opposing public ownership of the Boulder Dam power enterprise.
>
> They paid Ernest Greenwood, formerly an official of the League of Nations, $5,000 to write a propaganda booklet opposing public ownership.
>
> They paid ex-Senator Lenroot at least $20,000 to "lobby" against public ownership.
>
> They paid $30,000 to the General Federation of Women's Clubs for an "urban and rural home survey,"—as insurance against the advocacy of public ownership by these women's organizations.
>
> They have been shown to have contributed at least $171,000 to various universities and other educational institutions for "research", the results of

which they felt would be "safe" for opponents of public ownership.

They maintain 28 committees in 38 states to teach that "government ownership is the masked agent of communism."

They have influenced school boards to condemn books in favor of public ownership, and they practically dictate to educational authorities in many parts of the country.

They have used every sort of publicity except "sky writing" to fool the people, and persuade them to allow themselves to be robbed of their rights in the power resources of their country.

They have purchased strings of newspapers, killing off the papers which supported public ownership, and carrying on through their papers, anti-public ownership propaganda.

They have corrupted legislatures, and in general, have debased the standards of political life, and through sheer weight of money, have defeated the forces which made for decency and honesty in public affairs.

* * *

The methods of the power interests in the United States have been exposed by a Federal Commission. What of Alberta? Do Albertans wish to keep the doors open for the power interests to develop a comparable influence through propaganda? The corporations which are busily grabbing franchises in this Province boast immense financial resources. The parent company of one of them claims in its advertising literature that it has already swallowed up 24 important hydro-electric enterprises across the Dominion. The other has wide ramifications in the United States. Both are in a position to expend for propaganda purposes sums of money many times as great as the advocates of public ownership—who remain unorganized except in such associations as the U.F.A. and Labor bodies. Already large sums are being expended in publicity.

* * *

The rate at which franchises are being grabbed by the power interests which hope later to reap large rewards gives cause for concern. The longer this process continues the greater, it would appear, will be the difficulties which must be overcome in the launching of any Provincial enterprise. Is it advisable that any further transfers should be permitted until the policy of the Province has been definitely determined?

* * *

The question which confronts the people of the Province is this: Shall the corporate power interests whose parent groups of capitalists are capable of wielding immense financial, economic and therefore political power, be allowed to continue, for a period of years, as the dominant power groups in Alberta, or shall the Province enter the field determined to make public enterprise dominant? As time passes, the private interests increase their influence. They have opportunity to carry on an expensive campaign, and to exert pressure on those who mould public opinion in a hundred subtle ways.

The longer public development is postponed, the greater the difficulty of maintaining in power a Government responsible only to the people through their democratically controlled organizations, and the easier it will become to establish under one guise or another, government by centralized wealth.

* * *

Side by side with the growth of vast aggregations of private capital, but as yet at a slower pace, there has been going on, in Ontario and elsewhere on this continent, a steady increase in the sum total of capital employed in public power enterprise. It may be that a few men of vision and imagination can place Alberta in the front rank of the latter group, and, as with the passage of time the great private interests become more and more interlocking, this Province may link up with the public group in creating a solid continental front in the struggle to restore to the people their rightful ownership and control of the great natural monopolies.

* * *

The U.F.A., throughout its history, has consistently advocated the ownership of natural monopolies by public authorities. The membership, and the large body of farmers who, though adherents of the movement, have of late years been less active than in the early days of the organization, showed in their immense vote of confidence at the last Provincial elections, their appreciation of the splendid work which the Government have done in grappling with a legacy of baffling and exceedingly difficult problems.

* * *

Much of the Government's attention since it came into office has of necessity been devoted to vitally important salvaging operations. Of the energy and effectiveness with which those operations have been carried on the most recent demonstration has been given in the matter of railways, which were turned over in delapidated condition, with depleted equipment and which had for a long preceding period been burdened with the absurdly heavy capital indebtedness due to early mismanagement of the whole railway business.

In less than three years it has been found possible to reconstruct an unsaleable system, and to bring it to a condition in which it has been sought after by the transcontinental companies, and finally sold for a price which astonished the super-optimists. Making due allowance for the growth of settlement in the north, that is an achievement of a very high order whose significance has been universally recognized.

There will be no need to salvage any enterprise which may be newly entered upon, if present standards are maintained. Ontario has shown that administration of a great public utility can be made permanently efficient. Power development, if it were undertaken, would have to shoulder no burden from the past—such as our railways have borne, and such as the Canadian National system inherited from broken-down private enterprise. The Alberta Government, it is generally agreed, has made public ownership and efficiency synonymous. It seems probable, therefore, that the people would be completely confident of the ability of the administration to carry any power enterprise which might be embarked upon to assured success, and thus to preserve to the people for all time their ownership in one of the most important of our resources, and insure the Province against the danger of the domination of any section of our public life, by private power interests.

WILL BE PUBLICLY OWNED

Saskatchewan, it is announced, is to have a publicly owned Provincial power scheme similar in many respects to that of Ontario. This decision has been reached in spite of the opposition of the entire daily press of the Province.

Influence Rural People Through Woman Writer

Inquiry Shows Utilities Paid $14,000 to Woman for Articles in Rural Papers

(United Press)

WASHINGTON, Oct. 5.—Magazine articles written by Mrs. John B. Sherman, former President of the General Federation of Women's Clubs, for which she received $600 a month from the National Electric Light Association, were put in evidence today in the Federal Trade Commission's power investigation.

Most of the articles appeared in rural publications and dealt with electrical equipment for the farm home. Payments to Mrs. Sherman aggregated $14,000 since October, 1926. George F. Oxley, publicity director of the N.E.L.A., testified that the arrangement with Mrs. Sherman is still effective and she recently completed eleven articles to be published soon.

Some of Mrs. Sherman's articles were rewritten by Oxley, reprinted in utility literature without her signature and frequently printed in newspapers in their news columns after utility agents sent them to the editors, he said. There was no indication that the articles were paid for by utility groups, Oxley admitted.

Calgary Producers' Good Showing

Association Closed Out—Southern Alberta Pool Already Doing Well

Very satisfactory results of eight months' operation of the Calgary District Dairy Producers' Association were revealed at a meeting held in the office of the Southern Alberta Pool held in Calgary on October 12th, for the purpose of closing out the business of the Calgary Association.

The statement for the period from January 1st to August 31st showed a surplus of $5,293.07, which will be distributed as follows:

(1) Payment of participation certificates for 1927.

(2) Bonus of 2½ cents per lb. butterfat.

(3) Small reserve held for contingencies, to be distributed later.

It was reported that Southern Alberta Pool, which has only been operating for a few weeks, already has a good showing.

James Standish, of Priddis, president, was in the chair, and D. M. Malin, supervisor of co-operative activities for the Province, was present during the sessions, while Mr. Larsen, manager, came down from Alix to attend.

ALBERTA DAIRY POOL

The Central Board of the Alberta Dairy Pool met in Edmonton on October 4th and 5th, the managers of the creameries at Edmonton, Alix and Calgary being in attendance. Two Directors reported from each unit, showing that good progress was being made under the new form of organization, and Mr. Scott, manager of the agency at Vancouver, was also present. Major J. McK. Hughes, of Vegreville, president, was in the chair. Mr. Malin attended the sessions.

McPhail Reviews First Pool Chapter

(Pool Publicity Department)

"An important chapter in the history of the Wheat Pool and the farmers' movement is now closed and a matter of history," stated A. J. McPhail, President of the Canadian Wheat Pool, referring to the final payment for the final year of the Canadian Wheat Pools' first contract period.

"In the first year of that first period the Pools marketed 81 million bushels and paid $1.66 per bushel, basis No. 1 Northern. The second year they marketed 187 million bushels and paid $1.45. The third year 180 million bushels were sold and $1.42 per bushel paid, and in the fourth and last year of the period there were marketed 210 million bushels with a final average of $1.42¼ per bushel on the same basis as in former years. It should be stated that before the Saskatchewan and Manitoba Pools got under way the Alberta Pool marketed over 34 million bushels of the 1923 crop.

"During the first period the Pools have marketed approximately 750 million bushels of grain, coarse grains included, with a total turnover in money exceeding one billion one hundred million dollars. During that time the three Pools have accumulated through elevator deductions and commercial reserves which belong to the grower, over $20,000,000. Through their own handling facilities which have been built and acquired during this period, the Pools are now in a position to, and do handle, the bulk of their own grain. All this development is quite natural and in keeping with the farmer's determination to look after the proper merchandising of his own product and as nearly as possible to retain control of the product until it is finally placed in the hands of the people who actually use and consume it.

"Looking back over the first lap of our journey in the direction of complete control over the handling and sale of our farm products, we would appear to have made very reasonable progress. As to the future of the Pool, prospects were never brighter than they appear at present. During the past four years the organization has steadily grown, and in spite of the fact that every contract of the first period expired on August 31st this year, we are beginning the second contract period with a larger measure of control than we have had at any time since the Pool began operations."

Co-operation Succeeding in Canada

F. J. WHITE, M.L.A., in "Alberta Labor Annual"

Two years ago, the Alberta Federation of Labor decided that it would give consideration to the question of consumers' co-operation and with that object in view has had fraternal delegates present at the last two conventions of the Canadian Co-operative Association.

At the convention, which was held in Lloydminster, Saskatchewan, in June last, those in attendance were fortunate in hearing at first hand as to the achievements of the Old Country societies. A number of British representatives had been sent to attend the International Wheat Pool Conference in Regina, and later these delegates attended the Co-operative Institute, primarily a producers' gathering, which was held at the University of Alberta and, as mentioned previously, these men then came on to the Lloydminster conference to take part in and meet at that gathering those who have been carrying on the effort of consumers' co-operation in Canada.

We do not, I believe, appreciate that this movement in Canada is on the increase year by year and it is interesting to note that the largest, most active and the one that has survived the test of years the longest is the Co-operative Association located at *Sydney* Mines, N.S. And who will gainsay that in that industrial district there has not been real tests placed upon any co-operative movement.

For the better part of twenty-two years, this association has carried on and according to the last available figures it had 2,262 members, had a share capital of $173,327.30, carried a stock of general merchandise, in addition to which a bakery and tailoring establishment is carried on, valued at $149,072.38. During the years of operation there has been built up a reserve fund of $51,286.74; other assets acquired valued at over a quarter of a million of dollars, ($252,536-.74 to be exact). The year's payroll was $128,288.02, and the gross sales for the twelve months of 1927 amounted to the tidy figure of $1,633,507.73, an increase of $202,531.85 over the preceding year. A further increase of $11,167.67 was recorded for the first quarter of this year as compared to twelve months ago. Probably this is largely accounted for by the stabilising of the industry down there by the present officers of District No. 26, U.M.W.A. The amount of purchase dividend declared was 10 per cent, and in the aggregate $165,671.98 was set aside for this purpose.

In the record furnished to the convention from the reporting co-operative societies, it would appear that there are only six in the centres that are urban in character. As mentioned before, the society in Nova Scotia shows a splendid increase in total sales and the only one to show a decrease was the Natal, B.C., store, and while it might only be a coincidence still it is a matter of fact that this latter point is one place where the U.M.W.A. does not function, and where a reduction in pay was to pave the way to more work and therefore increased money to spend. From the records it would appear that the aggregate of all six stores amounted to $2,199,200.99 with purchase dividends declared of $181,759.37. The total sales of the twenty-four societies reporting amounted to $4,481,574.72, so that while Labor only has one-quarter of the stores it had practically one-half of the turnover of business. That would indicate that the Labor members are more loyal in making their purchases from their own stores.

The fact that the societies affiliated with the Co-operative Union of Canada last year made a net profit exceeding 58 per cent on share capital is a fair indication of the tremendous economic waste in capitalistic distribution in Canada. If instead of nine thousand members, representing with their families approximately fifty thousand consumers, it had all the ten million consumers co-operatively organized, how many millions of dollars would be saved in distribution alone?

A very small part of the fifty-eight per cent, of course, went to reward the member as an investor of share capital, though all the societies do set aside certain amounts for that purpose.

It is quite a long call back to the commencement of the co-operative movement as we know it today, but in a little over 70 years since it was founded there has been a steady growth until today there are 90 organizations in 35 countries of the world and these organizations have a total membership of over 50,000,000.

In this Province great strides have been made from the producers' standpoint and the time is not far distant when equal progress will be made by consumers. Mr. H. W. Wood, speaking at the International Wheat Pool conference, said:

"Already a very great deal of effort has been put forth to inaugurate co-operation among the people, but it has been found very difficult to get practicable co-operative enterprises started and carried on in a practical way. Many people very zealously preach the gospel of theoretical co-operation but are unable to make the practical application. Many of them seem unable to differentiate between starting at the top and at the bottom. But when a practical start is made, it is difficult for many of those who have expressed absolute confidence in co-operation to maintain their interest in the more or less slow process of carrying on the enterprise. It seems to be hard for many to understand that co-operative results cannot come without sustained effort. They seem to think that co-operation is designed to reduce or eliminate effort instead of to change the result of effort. Not getting immediate spectacular results, they cannot realise that they are getting any results, and soon become discouraged. The only immediate normal result that we can reasonably hope for is a slow, almost imperceptible, improvement of conditions."

With the inauguration by the British Wholesale Societies of branches in this country, it is to be expected that the movement will be given an impetus and so the Federation must stand ready to aid in this work when the opportunity offers itself.

SOME POWER

Much Married Traveller (back from trip to Niagara)— You would hardly credit the power of the Niagara Falls. Do you know, when we first saw them, my wife couldn't speak for a whole minute! —*Here and There.*

Why the Insurance Business Should Be Nationalized

Government Could Give Cheaper Insurance to Everybody Than Private Companies Can Give to Anybody

By WILLIAM IRVINE, M.P.

> Among the resolutions dealing with vitally important questions of public policy which will come before the Annual Convention of the U.F.A. in January, is one urging the nationalization of insurance.
>
> Mr. Irvine, who contributes to this issue at our invitation an article on this subject, took a leading part in the initial fight in the House of Commons against the notorious Sun Life Insurance bill, which, in spite of an expensive and active "lobby" at Ottawa, the officers of the company have not as yet succeeded in forcing through Parliament. The U.F.A. members and the other independent groups associated with them, have fought the bill successfully in two successive sessions. —*Editor.*

The nationalization of insurance has been brought to the attention of Parliament on several occasions by U.F.A. members. The subject is becoming popular. A resolution favoring the proposal was passed at the last Bow River Convention, and today I observe that the British Labor Party —which will in all probability form the next Government in Great Britain—has adopted nationalization of insurance as a plank in its platform.

Sun Life Bill

So far as Canada is concerned, the Sun Life Bill which has been before Parliament for two years, has done much to popularize the idea of nationalization. The bill itself revealed the absurdity of maintaining profit-reaping capital in an insurance company, and the discussion brought out the fact that enormous profits are made out of the insurance business. The persistence of this company to get its bill through the House has turned the attention of many people to a study of the underlying principles of the insurance business. As soon as the principles are discovered there is no evading the conclusion that all insurance should be handled by the state.

Other factors, of course, have helped to make the insurance question a popular issue, thanks to all insurance companies for their propaganda on the need for insurance. It is largely due to such propaganda that almost every person having dependents, has become convinced that their protection by way of insurance is not only a duty but is the sole means by which responsibilities assumed by individuals in respect to dependents, can be discharged. In other words the insurance principle no longer needs to be sold. The average person regards it as a necessity. Today there are only three classes of people who have no insurance: (a) Thoughtless, improvident people; (b) Those who for health reasons need not apply; or (c) Those who are unable to pay the required premium.

Enormous Financial Power

Insurance having become a recognized necessity and provided for in every well ordered family budget, thought must be given to the position of power and influence to which the universal contributions of the public have raised insurance companies. The amount of money controlled by insurance companies is enormous, and the influence of such companies upon governments and national prosperity may be measured by the amount of money in their control. The mere fact that a man has been chosen by its shareholders as the head of a profit-making company is no reason to give assurance that he is capable of handling the vast amounts of money entrusted to his care in a manner that will be in the best interests of the general public out of whose pockets the money has come.

Why Public Control?

Briefly I will summarize some of the principal reasons why the insurance business should be under public control. The insurance business is unlike any other business in that it is absolutely social in its character. One person, for instance, cannot be insured alone. The risk must be distributed. The wider spread the distribution of the risk the less risk there is, until the risk reaches the irreducible minimum.

Insurance is based on the principle of mutuality. It is that principle which is the strongest guarantee of the safety and stability of the project. The fear that death or disability may rob the family of its provider is the incentive, while the pooling of the risk is the means by which protection is secured.

Private profit should be ashamed to enter by either of these doors. A company should be prohibited from preying on the universal fear of death and since the safety of the insurance business depends chiefly upon the number of its policy holders and not on capital investment, there should be no profits.

Safest Business in World

The insurance business is by its mutual character the safest business in the world. Putting it briefly—it is a business in which all the policy holders are partners in a pool of "risk." The safety for all is assured by the fact that in life insurance all the living policy holders agree to pay so much to every one who dies. Since the numbers living always exceed those who die, a proper ratio between resources and obligations is always retained.

WILLIAM IRVINE, M.P.

Capital advanced by shareholders, therefore, is not only unnecessary—it is a liability on the policy holders. *To the extent that policy holders pay dividends on capital, they increase their difficulties in meeting their obligations to any of their members who may die.* For this reason the nationalization of insurance would make even more safe what is now the safest business in the world.

Private Control Too Expensive

Another reason for nationalization is that insurance as administered by private companies is much too expensive. There is the duplication of head offices and agents, and high-salaried officials, and the high dividends on capital that is not required. Moreover, insurance is made higher by the selective methods of companies which while perhaps decreasing the risk on individuals increases the risk to a greater extent by limitation of the number of policy holders.

It must not be forgotten that those who by appearances need insurance the most, namely the weak, unhealthy, and such as may have a bad family record, cannot get private insurance at all from companies. *And yet I hazard the guess that the amounts of money appropriated by shareholders of insurance companies each year under the name of dividends, would more than offset any increase of risk were medical examinations abolished.*

Of course a private company could not abolish all limitations, and that is one reason why the private insurance companies must go. The principle of group insurance, which accepts every person in the group without regard to age, health condition, or family history, could be extended to the nation only when the business is nationalized. Insurance companies have found that in any group of fifty persons or more (not less) insurance can be granted to all with absolute safety and much cheaper than by individual insurance. Also in any group of fifty or more persons it will be found that several persons in this group would not be acceptable to any insurance company if examined as individuals. But as one of a group, each is a safe risk.

Extend to Entire Nation

What is to prevent a government from applying this principle of group insurance to the entire nation? The only thing preventing such a desirable thing is the insurance companies. Since the greater the group the smaller the risk, the cheaper the premium and the more universal the benefits, insurance is clearly now a national undertaking.

The Government could give cheaper insurance to *everybody* than is given by the private companies to *anybody*.

The above may serve as an introduction to the subject of national insurance. The freedom which would come to a government which under national insurance would have control of the money, by means of which insurance companies now control the government, would in itself be a boon. And there can be no question of a government's ability to run the business. Since a government can take over a bankrupt railway and make it pay, surely there need be no hesitation in taking over insurance.

But how the government is to be moved to take over the insurance business, and on what basis the government should deal with the companies, are questions for future consideration.

Alberta Co-operative Wheat Producers Limited, Calgary

Distribution of Payments (Per Bushel) 1927-28 Pool

GRADE	Initial Payment Basis Vancouver	First Interim Payment	Second Interim Payment	Final Payment	Deductions Totalling 3½c per Bu.			TOTAL Vancouver Basis
					Deducted for Elevator Reserve	Deducted for Commercial Reserve	Deducted for Operation and Administration Expenses	
1 Nor.	$1.00	15c.	21c.	2½c.	2c.	1 - 1/20c.	9/20c.	$1.42
2 Nor.	97c.	15c.	17½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.35½
3 Nor.	92c.	15c.	12c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.25
No. 4	82c.	15c.	11½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.14½
No. 5	72c.	15c.	8c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.01
No. 6	65c.	15c.	6½c.	2½c.	2c.	1 - 1/20c.	9/20c.	92½c.
Feed	57c.	15c.	7c.	2½c.	2c.	1 - 1/20c.	9/20c.	85c.
Tough 1	92c.	15c.	25½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.38½
Tough 2	89c.	15c.	19c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.29
Tough 3	84c.	15c.	14½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.19½
Tough 4	74c.	15c.	15½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.10½
Tough 5	65c.	15c.	11c.	2½c.	2c.	1 - 1/20c.	9/20c.	97c.
Tough 6	58c.	15c.	9½c.	2½c.	2c.	1 - 1/20c.	9/20c.	88½c.
Tough Feed	50c.	15c.	9½c.	2½c.	2c.	1 - 1/20c.	9/20c.	80½c.
Dried 1	95c.	15c.	20c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.36
Dried 2	92c.	15c.	15c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.28
Dried 1 Condem. htd.	35c.	15c.	22c.	2½c.	2c.	1 - 1/20c.	9/20c.	78c.
Damp 2	80c.	15c.	19½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.20½
Damp 3	78c.	15c.	18c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.17
Damp 4	67c.	15c.	16½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.04½
Damp 5	57c.	15c.	15c.	2½c.	2c.	1 - 1/20c.	9/20c.	93c.
Damp 6	50c.	15c.	14½c.	2½c.	2c.	1 - 1/20c.	9/20c.	85½c.
Damp Feed	42c.	15c.	15c.	2½c.	2c.	1 - 1/20c.	9/20c.	78c.
Smutty 2	83c.	15c.	19c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.23
Smutty 3	78c.	15c.	13½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.12½
Smutty 4	68c.	15c.	17c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.06
Smutty 5	58c.	15c.	12c.	2½c.	2c.	1 - 1/20c.	9/20c.	91c.
Smutty 6	51c.	15c.	12½c.	2½c.	2c.	1 - 1/20c.	9/20c.	84½c.
Smutty Feed	43c.	15c.	16½c.	2½c.	2c.	1 - 1/20c.	9/20c.	80½c.
Tf. Smutty 2	75c.	15c.	21½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.17½
Tf. Smutty 3	70c.	15c.	18½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.09½
Tf. Smutty 4	60c.	15c.	21c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.02
Tf. Smutty 5	51c.	15c.	15c.	2½c.	2c.	1 - 1/20c.	9/20c.	87c.
Tf. Smutty 6	44c.	15c.	13½c.	2½c.	2c.	1 - 1/20c.	9/20c.	78½c.
Tf. Smutty Feed	36c.	15c.	16½c.	2½c.	2c.	1 - 1/20c.	9/20c.	73½c.
Rej. 2	88c.	15c.	14½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.23½
Rej. 3	83c.	15c.	11c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.15
Rej. 4	73c.	15c.	11c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.05
Rej. 5	63c.	15c.	9½c.	2½c.	2c.	1 - 1/20c.	9/20c.	93½c.
Rej. 6	56c.	15c.	10c.	2½c.	2c.	1 - 1/20c.	9/20c.	87c.
Rej. Feed	48c.	15c.	13½c.	2½c.	2c.	1 - 1/20c.	9/20c.	82½c.
Tough Rej. 2	80c.	15c.	17½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.18½
Tough Rej. 3	75c.	15c.	14c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.10
Tough Rej. 4	65c.	15c.	15½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.01½
Tough Rej. 5	56c.	15c.	13½c.	2½c.	2c.	1 - 1/20c.	9/20c.	90½c.
Rej. 2 Mixed htd.	62c.	15c.	31c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.14
Rej. 3 Mixed htd.	57c.	15c.	28c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.06
Rej. 4 Mixed htd.	47c.	15c.	29c.	2½c.	2c.	1 - 1/20c.	9/20c.	97c.
Rej. 5 Mixed htd.	37c.	15c.	23c.	2½c.	2c.	1 - 1/20c.	9/20c.	81c.
Rej. 6 Mixed htd.	30c.	15c.	25½c.	2½c.	2c.	1 - 1/20c.	9/20c.	76½c.
Tf. Rej. 2 Mixed htd.	59c.	15c.	31c.	2½c.	2c.	1 - 1/20c.	92/0c.	1.11
Tf. Rej. 3 Mixed Htd.	54c.	15c.	25½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.00½
Tf. Rej. 4 Mixed Htd.	44c.	15c.	24c.	2½c.	2c.	1 - 1/20c.	9/20c.	89c.
Tf. Rej. 5 Mixed Htd.	34c.	15c.	23c.	2½c.	2c.	1 - 1/20c.	92/0c.	78c.
Tf. Rej. 6 Mixed Htd.	27c.	15c.	24½c.	2½c.	2c.	1 - 1/20c.	9/20c.	72½c.
Damp Smutty 3	62c.	15c.	17c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.00
Damp Smutty 4	53c.	15c.	24½c.	2½c.	2c.	1 - 1/20c.	9/20c.	98½c.
Cond. 2 htd.	30c.	15c.	23c.	2½c.	2c.	1 - 1/20c.	9/20c.	74c.
Tf. Cond. 2 htd.	22c.	15c.	24c.	2½c.	2c.	1 - 1/20c.	9/20c.	67c.
Tf. Rej. Smutty 3	61c.	15c.	18c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.00
Cond. 2	30c.	15c.	27c.	2½c.	2c.	1 - 1/20c.	9/20c.	78c.
Musty 3	71c.	15c.	21c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.13
Tf. Musty 3	68c.	15c.	21c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.10
Tf. Musty 5	49c.	15c.	18c.	2½c.	2c.	1 - 1/20c.	9/20c.	88c.
Rej. Musty 5 Mxd. htd.	37c.	15c.	32c.	2½c.	2c.	1 - 1/20c.	9/20c.	90c.
Rej. 6 Mxd. Ergot	46c.	15c.	7c.	2½c.	2c.	1 - 1/20c.	9/20c.	74c.
Rej. 4 Mxd. Fireburnt	47c.	15c.	11c.	2½c.	2c.	1 - 1/20c.	9/20c.	79c.
Spring & Amb. Durum	70c.	15c.	9c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.00
Red & White Spring	81c.	15c.		½c.	2c.	1 - 1/20c.	9/20c.	99½c.
Tf. White & Red Spring	73c.	15c.		2½c.	2c.	1 - 1/20c.	9/20c.	92½c.
Tf. Red & White Spring	72c.	15c.		2½c.	2c.	1 - 1/20c.	9/20c.	92½c.
2 Amber Durum	87c.	15c.	20c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.28
3 Amber Durum	92c.	15c.	7½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.20
4 Amber Durum	83c.	15c.	13c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.18
Tf. 1 Amber Durum	92c.	15c.	15c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.28
Tf. 3 Amber Durum	89c.	15c.	11½c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.21
Tf. 4 Amber Durum	74c.	15c.	14c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.09
4 Amber Durum & Spg.	60c.	15c.	26c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.07
Tf. 2 Durum & Spring	70c.	15c.	20c.	2½c.	2c.	1 - 1/20c.	9/20c.	1.11

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] different [illegible] than [illegible] seven [illegible] crop, [illegible]

(1) [illegible] grade [illegible]

(2) [illegible] in the [illegible] charged [illegible] at which [illegible] the right [illegible] (Our net [illegible] year just [illegible] per bushel, or a trifle less than one-half cent per [illegible] (The result will be the amount the Member realizes [illegible]

ELEVATOR RESERVE

[illegible] Fund [illegible]

[illegible] can be completed [illegible] Reserve purposes [illegible] Reserve Fund is [illegible]

COMMERCIAL RESERVE

[illegible] this [illegible] of the [illegible] which has been [illegible] Commercial Reserve Fund [illegible] 1927-28 Pool [illegible],000. During the next few months a statement will be mailed to each

[illegible]

News & Views

[illegible]

To New Pool Members

[illegible]

To Former [illegible]

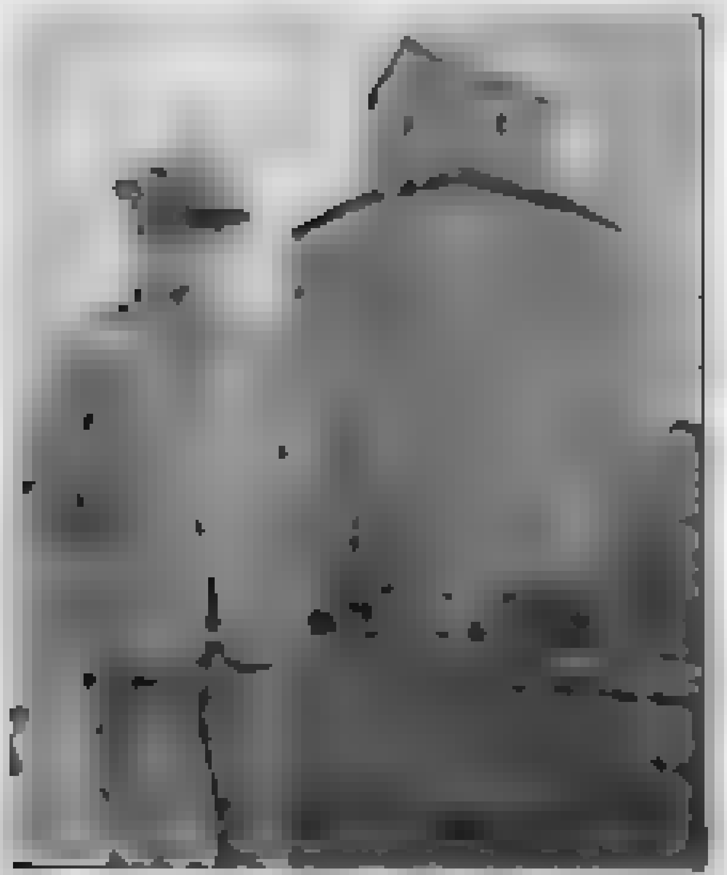
[illegible]

obliged by
he Alberta
ur asking
lberta Poo
[illegible] by the

[illegible]

Death of H. M. Pearson

[illegible]



[illegible]

News from Alberta Wheat Pool Head Office

[illegible]

finally the Canadian Wheat Pool. The last of these methods is now in operation and at the end of four years is regarded the most successful grain marketing operation in the world.

[illegible] did not come to the Pool method because they wanted to, but because they had to. Other methods which we had we tested [illegible] were not productive of best results. [illegible] did not enable us to get the greatest [illegible] the building of [illegible] the products on the basis of [illegible].

There are a large number of farmer owned elevators in this country. Some of them are [illegible] in a way [illegible] grain growers are far [illegible]. [illegible] experience of Canadian growers, or shall we [illegible] that have proven inadequate in practice?

Field Service Column

William Pettinger brought in seven contracts in the Airdrie district, [illegible] of which were new members.

Wheat Pool local secretaries should see that Wheat Pool posters are placed where they will do the greatest service.

J. Bennett of Waterhole did excellent work in canvassing his district. He has turned in nearly 60 contracts since last August.

The [illegible] Company farm shipped the first wheat to the [illegible] elevator. This grain has been smutted and damaged and was a fine sample.

H. J. Finch of [illegible] stopped combining long enough to get [illegible] signed at [illegible] and will [illegible] the work again when his [illegible] is finished.

Field service men find that general opinion among the members is [illegible] judgment on the part of the Board.

Whitaker Bros. on the S. M. [illegible] signed a Wheat Pool contract covering [illegible] acres of crop. The contract was secured by Wm. Pettinger. This crop is [illegible] yielding between 30 and 40 bushels to the acre.

G. Stewart, Pool agent at Macleod, plugged up large [illegible] last Tuesday and as a result there was a continual string of trucks and wagons hauling wheat to his elevator on Thursday. By nightfall the elevator was plugged again.

Wheat in the [illegible] district is showing as many as three different grades in the wagon load, according to Pool agents at those points. This is particularly [illegible] where wheat is being hauled direct from the stook.

Pool members are taking very considerable interest in the [illegible] broadcast by the Alberta Wheat Pool, according to the report from the field [illegible]. Broadcasting [illegible] at 8:30 p.m. every Wednesday evening.

One non-member whom a field service man interviewed at [illegible] gave a new and somewhat novel excuse for not signing a Pool contract. He said it was his intention to wait until he discovered what the roads would be like the coming winter.

J. Leavitt of Glenwood, the supervisor of his district, was busy harvesting a fine crop of sugar beets. Mr. Leavitt reports that nine out of ten farmers in his district belong to the Pool. That is a record that other districts will have a hard time equalling.

Wilfred [illegible] of Macleod was particularly pleased over the returns from his first car of wheat shipped through the Pool elevator this year. This wheat graded No. 1 Nor. here and was as fine a sample of wheat as has been shipped from Macleod for many years.

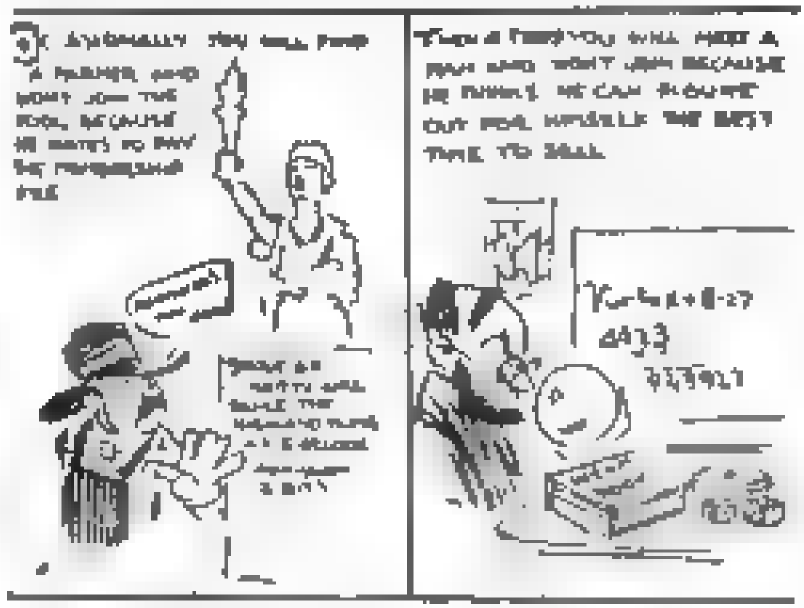
John [illegible] of Aldersyde, signed a contract [illegible]. Mr. [illegible] has [illegible] a great [illegible] the Pool's [illegible] and decided that it was up to him to join the [illegible] along with thousands of other Alberta wheat producers.

[illegible], the energetic supervisor at [illegible], has [illegible] the number of contracts he has [illegible]. He [illegible] to make a thorough canvass of that point.

The general report from Pool field men is that Pool elevators are alive all along the line. In some lines [illegible] there are some elevators that have barely handled a bushel of grain. There has been [illegible] at these points for the Pool to [illegible] the effort to keep these houses.

J. P. Watson of [illegible] has been appointed to the field service department of the Wheat Pool to take the place of N. P. [illegible] who has been transferred to the head office. Mr. Watson is well-known throughout Alberta. He has been a farmer in the [illegible] district

"Independent" Farmers


OCCASIONALLY YOU WILL FIND A FARMER WHO WON'T JOIN THE POOL BECAUSE HE WANTS TO BE [illegible]
THEN AGAIN THERE YOU WILL MEET A MAN WHO WON'T JOIN BECAUSE HE THINKS HE CAN FIGURE OUT FOR HIMSELF THE BEST TIME TO SELL
BUT USUALLY WE FIND [illegible] INDEPENDENTLY [illegible]
THAT HE JUST HASN'T THE HEART TO THROW DOWN THE ONLY [illegible] WHO SEEMS TO APPRECIATE HIM

Field Service Department

tion for
Pool Local
by means o
be possible
ship and al
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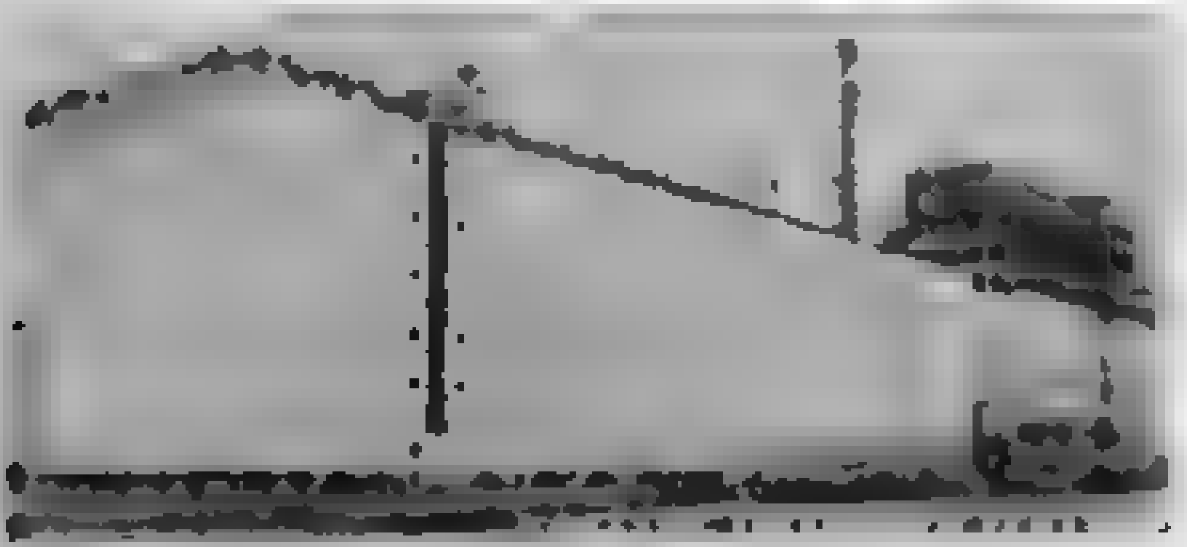
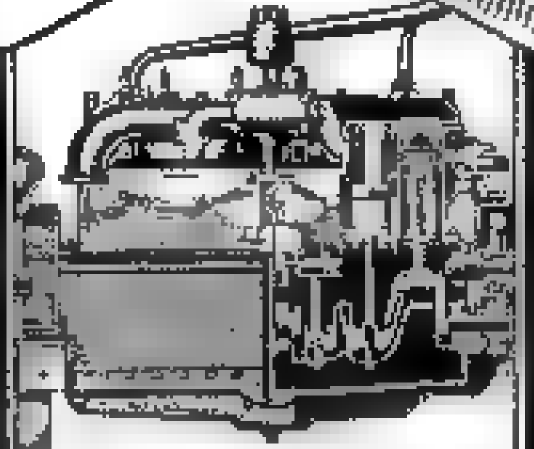
M.
field m
tion. T
head
unders

The World's Largest Elevator



Saskatchewan Pool Terminal No. 7

The elevator trackage provides space for 225 loaded cars [illegible] by the five automatic car dumpers



B A
Autolene
ENGINE
Oil

2500 R.P.M.—Autolene Oil Prevents Wear.
A Grade for every make and size of Engine—
Autolene—Light, Medium, Heavy,
Special Heavy,
Extra Heavy.

The
LIFESAVER
for
GASOLENE
ENGINES

QUIET Engines are efficient engines—and they last longer. Autolene Oil will keep your engine quiet and efficient, just as it has thousands upon thousands of other engines.

Autolene is more than a name. It is a lubricating oil developed and improved over a period of 22 years in the laboratories of the British American Oil Co.—and every drop possesses the same 100% lubricating value.

For every size and make of passenger car, truck, tractor and stationary gasolene engine use Autolene Oil.

It lubricates thoroughly, makes the engine work more smoothly and prolongs its life

—and there is no price penalty.

Every Grade of Autolene conforms to Rigid S.A.E. Standards

S.A.E. is the Symbol of the Society of Automotive Engineers

The BRITISH-AMERICAN OIL CO. LIMITED
Refiners of the celebrated Peerless and British Motor Gasolene. 26

You will notice the difference with the first filling

Playing the Wheat Market

A group [illegible] Fifty wheat growers, [illegible] farmers in Southern Kansas [illegible] carried out a [illegible] transaction this spring [illegible] Farmer [illegible]

[illegible]

these farmers [illegible] The article [illegible] three years, [illegible] price levels. Very short [illegible] gone to $1.80 [illegible] in 1923 [illegible] have lost 20 [illegible]

[illegible]

A "Friendly" Warning

What Would Happen?

[illegible]

[illegible] retirement of the Pool. With the Pool in operation [illegible] has a [illegible] to the price of wheat [illegible]. The [illegible] ing hard and [illegible]

The Might of the Pool

All are [illegible] the [illegible] of the Wheat Pool [illegible] Producer [illegible] which is an [illegible] quantity [illegible] extensive than [illegible] In addition [illegible] The farmers have not been made the victims of their fortunate luck.

-o-

"My brave young man, did you not think of the danger [illegible] you were risking when you jumped into the water to save my daughter?"

"There was no danger. I am a poor swimmer and have a wife already."—The [illegible] Review. London.

Dry Socks—always!
MONITOR

With Miner Rubbers on your feet you can work safe shod and comfortable in snow, rain or slush.

Nothing can soak through for they are built by the Miner Pressure Curing Process which binds the different parts firmly together.

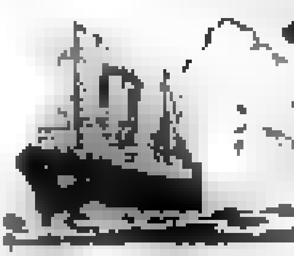
Rubber footwear isn't made that will give you longer wear, more comfort or better value.

Always ask for Miner's

THE MINER RUBBER COMPANY LIMITED

MINER RUBBERS

KEEP THE FEET DRY!



XMAS! in the OLD COUNTRY

Largest and Fastest Ships to and from Canada

Sailing from					
Quebec	[illegible]	19	[illegible]	Empress of Scotland	[illegible] Cherbourg, Southampton
Montreal	Nov.	[illegible]	[illegible]	Duchess of Bedford	to Glasgow, Belfast, Liverpool
Montreal	Nov.	[illegible]	[illegible]	[illegible]	to Glasgow, [illegible]
Montreal	Nov.	[illegible]	[illegible]	[illegible]	to Cherbourg, Southampton, Hamburg
Montreal	[illegible]	[illegible]	[illegible]	Duchess of Atholl	to Glasgow, Belfast, Liverpool
Montreal	[illegible]	[illegible]	[illegible]	[illegible]	to [illegible], Southampton, Antwerp
Montreal	[illegible]	[illegible]	[illegible]	[illegible]	to [illegible]
Quebec	[illegible]	[illegible]	[illegible]	[illegible]	[illegible], Belfast, Liverpool
St. John	Dec.	[illegible]	[illegible]	[illegible]	to Cherbourg, Southampton, Antwerp
Saint John	Dec.	[illegible]	[illegible]	[illegible]	to [illegible], Liverpool
Saint John	Dec.	[illegible]	[illegible]	Duchess of Atholl	to [illegible], Liverpool
Saint John	Dec.	[illegible]	[illegible]	[illegible]	[illegible] Cherbourg, Southampton, Antwerp

SPECIAL TRAINS AND THROUGH CARS TO SHIP'S SIDE

[illegible] full information [illegible]

A. W. CARLING, C.P.R. Bldg., Calgary [illegible] C.P.R. Bldg., [illegible]
[illegible] General Agent, C.P.R. Bldg., [illegible] Winnipeg

CANADIAN PACIFIC

WORLD'S GREATEST TRAVEL SYSTEM

Interests of the United Farm Women

A Great British Author on Wealth and Poverty

[illegible]

Activities of the U.F.W.A.

[illegible]

SIMPSON'S GUARANTEE SATISFACTION WITH EVERY ORDER

Simpson's Time Payment Plan

Offers Great Benefits To Every Western Family

[illegible]

Three Plans are Presented for Your Convenience

Plan No. 1

[illegible]

Plan No. 2

[illegible]

Plan No. 3

[illegible]

Send Today for Your Copy of Our Fall Catalogue

[illegible]

Clip and Mail This Coupon

THE ROBERT SIMPSON WESTERN LIMITED, Regina, Sask.

[illegible]

Name

Address

P.O. Prov.

The Robert **SIMPSON** Western Limited

REGINA

[illegible]

Brightening the Interior of the Farm Home

[illegible]

[illegible]

U.F.W.A. Membership [illegible] Notable Increase

[illegible]

It's Time You Had a Diamond Ring

Many people have passed through hard times. They can now afford some of the nice things in life.

Start With a Diamond

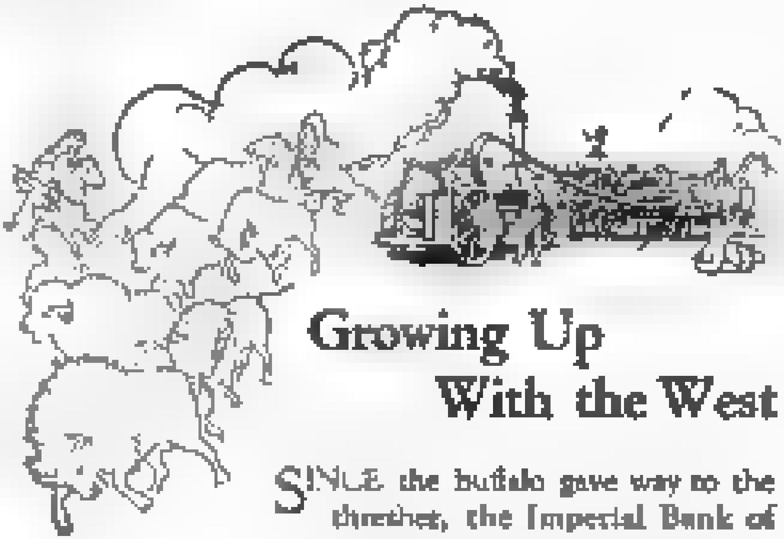
$25.00 to $500.00

CHAUNCEY'S
116 8th AVE. E
THE BEST WATCH REPAIRING IN ALBERTA

King of Pain!

Minard's is the supreme enemy of pain. Sore back, stiff muscles, ligaments or joints all yield to the influence of this "KING OF PAIN." Recommended by physicians.

MINARD'S
"KING OF PAIN"
LINIMENT



Growing Up With the West

SINCE the buffalo gave way to the thresher, the Imperial Bank of Canada has been an influential factor in binding together East and West. Winnipeg Branch was opened in 1881, Brandon the next year, Calgary, 1886; Edmonton, 1891 Vancouver, 1895. The Superintendent for Western Canada is located in Winnipeg, and the history of the West, its development, its possibilities and its needs, are the subject of constant and sympathetic study.

IMPERIAL BANK
OF CANADA

PELEG HOWLAND, President
A. E. PHIPPS, General Manager

Western Department
SIR JAMES AIKINS, K.C., Director
G. D. RITCHIE, Western Superintendent.

15E

You know your Bread will be the best if you use

Quaker Flour

Always the Same Always the Best

Finest, lightest loaves of even texture will delight your family and mark you as an expert home baker.

431

Money back if Quaker Flour does not give you the utmost satisfaction

Spend Christmas in Europe

[illegible]

WHITE STAR LINE
CANADIAN SERVICE

Make Your Own SOAP and Save Money!

[illegible]

GILLETT'S PURE FLAKE LYE

[illegible]

GILLETT'S
LYE

Niagara Hotel

[illegible]

[illegible]

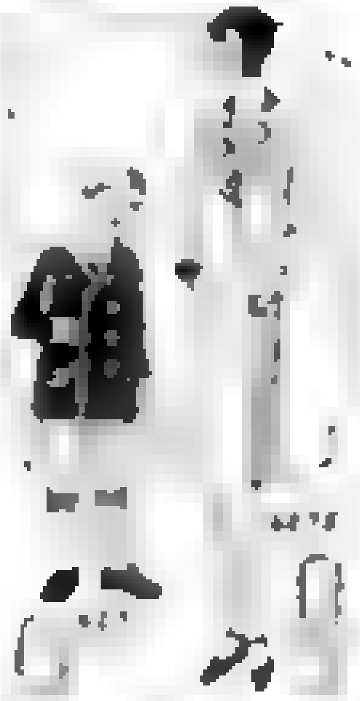
Seasonable Recipes

[illegible]

[illegible]

"The U.F.A." Pattern Department

[illegible]



[illegible]

LET US STOP "YEAHING"

(Ottawa Citizen)

Mr. St. John Ervine, lately dramatic critic to the London Observer, has also over his duties in a similar capacity to the *New York World*, and one of the first of Mr. Ervine's observations relates to the difference between English and American speech. These are so widely at variance that he makes the suggestion that a time may come when persons from various parts of the world may speak English to each other and be totally unintelligible.

But it is not of these matters which he chiefly makes complaint in the article in question. It is of what he calls the extraordinary displeasing habit of people from the British Isles of saying "yep" and "yeah" when the speaker means "yes." This disgusting mixture of sneer and grunt, he goes on, is the horrid word by Englishmen who have been on this side a short while. Mr. Ervine calls for reform and makes the appeal:

> I now appeal to the American public to banish these dreadful expressions from the English language. Let there be no more "yeping" and "yeahing," but "yes" instead. In return for this I promise in return for that [illegible] that I will strive to make the English people pronounce the word "extraordinary" in the beautiful way that Americans pronounce it, with each syllable [illegible] accentuated and with the "r" pleasantly trilled. Is it a bargain?

This is an appeal which Canadians might heed as well. They too have acquired the dreadful habit of saying "yep" and "yeah" when they mean "yes." Why do they do it? There is no economy of sound or effort, and there is no chance to demonstrate the "yes" is a pleasant sounding word, whereas "yep" and "yeah" are horrid and vulgar. Mr. Ervine's promise to get English people to pronounce "extraordinary" as Americans do instead of "extraordin'ry" [illegible] only [illegible] is an added inducement to take part in the campaign for better oral ways of speech.

Russia Joins in Peace Pact

But Claims that Reservations May Make Pact Useless

(Manchester Guardian, England)

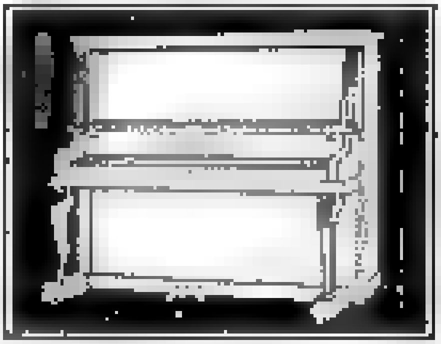
In a detailed note to M. Herbette, the French Ambassador, in reply to the United States' invitation transmitted through the French Government to the Soviet to adhere to the Paris pact, M. Litvinoff has today notified the Soviet Government's willingness to adhere to the pact.

In addition to the 15 original signatories, 48 States received invitations to adhere to the pact.

In the course of his note Mr. Litvinoff recalls the strenuous efforts of the Soviet delegation at Geneva with detailed schemes first for complete and then partial disarmament, and criticizes the absence in the Paris Pact of any obligations whatever as regards disarmament. He proceeds:

In the opinion of the Soviet Government there should be a ban not only on war in its formal juridical sense, which necessarily follows a declaration of war, but also such military actions as, for example, the occupation of foreign territory, etc. The history of recent years has furnished several examples of such military actions, which have inflicted terrible hardships on the peoples. The Soviet Republic, how-

HEINTZMAN



FAMILY tradition and a deep love of craftsmanship is plainly evident in the Heintzman Piano of today. Nearly eighty years ago a Heintzman planned to give the world a worthy instrument. From that generation to the present time his ideals, vision and genius have been carried on and so, until today the Heintzman is honored wherever music is known.

Famous artists laud it as "the greatest of Pianos"—and in modest homes and vast ones alike it is loved for the joy and [illegible] it gives [illegible].

The Heintzman is priced from $395 up. Convenient terms arranged — and pianos accepted in part payment.

Ye Olde Firme
Heintzman & Co.
322—8th AVE. W. CALGARY

PROMPT COLLECTIONS
for FARMERS

IF you wish to receive prompt returns on your shipments of cattle, grain, fruit, dairy products, etc., draw on the consignee through this Bank.

A BANK OF MONTREAL draft is always promptly presented and the proceeds are remitted immediately upon collection and at the lowest prevailing rates.

Bank of Montreal
Established 1817
Total Assets in Excess of $[illegible]

GENERATORS
We are offering some [illegible] Generators which can be [illegible] They can be used for [illegible] lighting or charging [illegible] Write for [illegible]
CANADIAN FAIRBANKS-MORSE CO.
Limited
WINNIPEG REGINA CALGARY

"For BICYCLES"
"For BICYCLE PARTS"
PREMIER CYCLE WORKS
[illegible] 7th AVE. EAST CALGARY
[illegible]
Send for our Bicycle Catalogue

[illegible]

U.F.A. Junior Activities

[illegible]

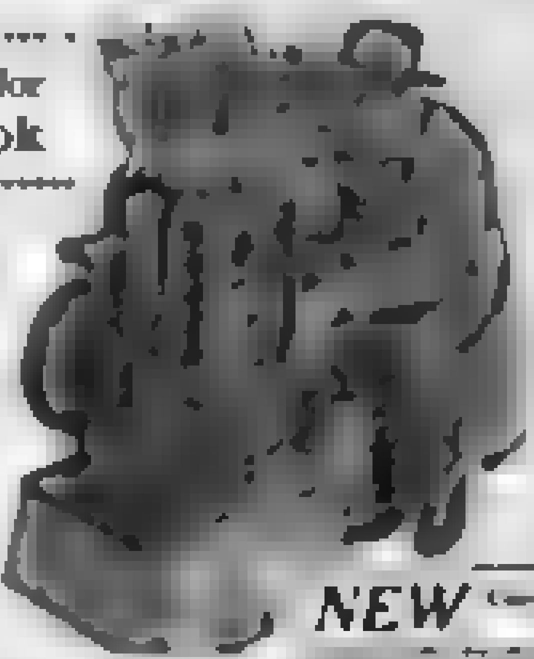
The International Youth Movement

[illegible]

Make *your farm pay* Bigger Profits *with* DELCO-LIGHT

Mail Coupon for
FREE Book

[illegible]



NEW

[illegible]

More than 300,000 Satisfied Users

DELCO-LIGHT
DEPENDABLE FARM ELECTRICITY

DL WATER SYSTEMS

[illegible]

Delco Light

A few choice Second Hand
[illegible]
[illegible]
Also
Automatic Water Pressure
Pumps in splendid condition
[illegible]
Bruce Robinson
Electric Ltd.
CALGARY EDMONTON

A Handy
Grain Loader

[illegible]
[illegible] Co Ltd

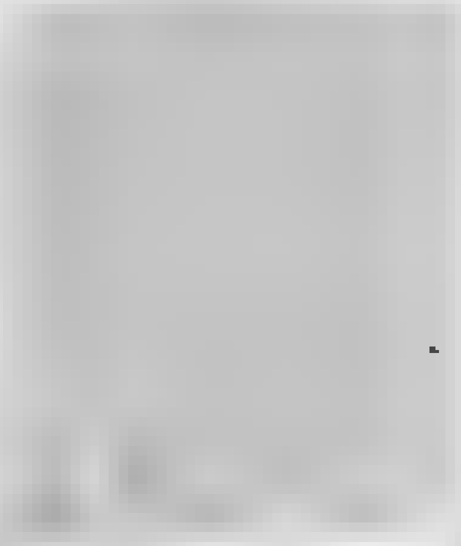
A. Calder & Co., Ltd.
Rail and Steamship Agents
[illegible]

CANCER
[illegible]

Alberta Poultry Pool and Marketing Service

Preparing Turkeys for the Market

[illegible]



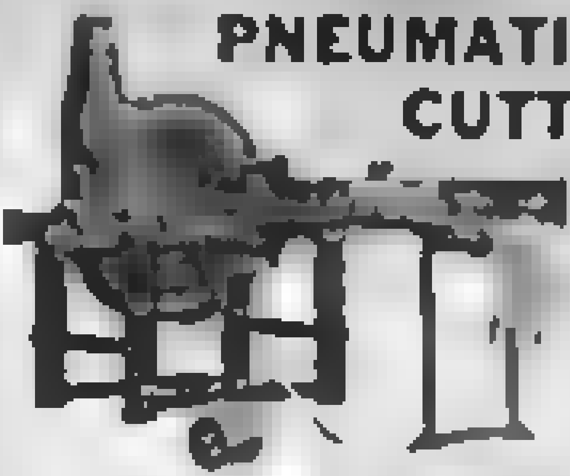
[illegible]

[illegible]

[illegible]

WATSON'S

PNEUMATIC FEED CUTTER



[illegible]

John Watson Manufacturing Co.

[illegible]

FREE TO POULTRYMEN

Our October Free Offer

[illegible]

GLASSES

[illegible]

[illegible]

NEWS FROM ALBERTA DAIRY POOL HEAD OFFICE

[illegible]

Types of Co-operative Creameries

[illegible]

Answer—No ... In fact, none of the [illegible] neighbouring creameries are, other than that the patrons have one or more shares of stock in the creamery and therefore they are no doubt going to patronize their own business.

Question 4.—Does your co-operative creamery pay the patrons on a monthly, daily or weekly basis?

Answer—We pay them a month, the first and [illegible] of each month. Example: [illegible] cream delivered [illegible] the first of May to the [illegible] of May we pay the [illegible] of June; [illegible] cream delivered from the [illegible] to the [illegible] day of May we pay [illegible] June [illegible].

Question 5.—On what grading system is cream paid for?

Answer—First and second grade, a difference of [illegible] cents per pound. It should be eight [illegible]. First grade cream is classed as cream that is delivered [illegible] [illegible] from [illegible] [illegible] and no off flavors. In the [illegible] [illegible] every can as [illegible] and smelling it. The [illegible] must be below [illegible] per cent or [illegible]. All others are classed as second grade.

Question 6.—What is the average cost per pound [illegible] of getting the cream to the creamery from the producer's farm?

Answer—All our patrons deliver the cream [illegible]. As a rule farmers [illegible] [illegible] the cream [illegible] twice a week.

Question 7.—What is the percentage of [illegible] from month to month during the year?

Answer—[illegible] more uniform [illegible] August [illegible] when the larger part of the cows are dry.

Question 8.—What is the average net price [illegible] the last year after all costs had been paid?

Answer—[illegible] cents per pound fat.

Question 9.—What was the average price [illegible] of butter based [illegible] period of [illegible]?

Answer—[illegible] cents per pound fat.

Question 10.—What was the average [illegible] co-operative creamery?

Answer—[illegible] per cent.

It will readily be seen that a successful local creamery must have:

1. A large [illegible] within a radius of a few miles of the plant.
2. A more or less [illegible] supply of cream from month to month.
3. A high quality product to work with.

Further examples of various types of creameries and [illegible] will be given in the next issue of The U.F.A.

* * *

NOT WHAT TEACHER MEANT

An English lesson was being given in a foreign school and the question asked if any pupil could make up a sentence containing the words "defence," "defeat," and "detail."

The sentence she got was as follows: "[illegible] defeat [illegible] before de tail."—[illegible].

True Economy

Some young folks hesitate to mark their engagement with the traditional diamond ring because they imagine that a diamond is an expensive extravagance.

To buy a Birks diamond is true economy, however, since its value, which is the accepted standard, will never decrease, while the actual outlay need not exceed twenty-five dollars.

HENRY BIRKS & SONS Limited
DIAMOND MERCHANTS
CALGARY

Abundant Light

for house, barn, garage, grounds from the FAIRBANKS-MORSE HOME ELECTRIC LIGHT PLANT and power too up to 3 h.p.

These dependable plants are low in price and operating costs. Simple to operate and built for long years of service. They reduce fire risks in house and barn, and give power [illegible] for separator, churn, pump or feed grinder. Write for free booklet.

The Canadian
Fairbanks-Morse
Co. Ltd.
[illegible]

Fairbanks-Morse Power Water Plant
[illegible]

Fairbanks-Morse "Z" Engines
[illegible]

SCHOOL OF AGRICULTURE
OLDS, ALBERTA

FREE COURSES IN PRACTICAL AGRICULTURE AND DOMESTIC SCIENCE

Open October [illegible] - Close March [illegible].

Minimum Age 16. No entrance examinations.

Board and Room for Boys and Women [illegible] per day in Dormitories on [illegible] Campus.

[illegible]

For further Particulars apply

Supt. [illegible] CRAIG, Supt. Agricultural Schools, Edmonton.

Prin. [illegible], S.S.A., Olds, Alberta.

"The Divine Right to Feel Discontented"

[illegible]

[illegible]

"To live and laugh and drop and dine,
God keep me safe from that
And let me shoot at targets fair, [illegible]
Even though [illegible] miss."

To men endowed with minds trained to perceive the facts of life the right to feel that [illegible] clearly apprehended is duty. [illegible] that our ideal [illegible] of learning shall not [illegible] little men and women. And it does not appear to be a serious offence, but in fact it is one of the most far-reaching and perilous because it is very nearly hopeless and all but incurable. On [illegible] hand the world is crying out for men [illegible] the age, and the only thing which can force all these [illegible] volume is unreasonable caution, coldness and even indifference.

Let him who wishes to attach himself to the [illegible] extend to more of his fellow-[illegible], drifting become wrecked, and he who would [illegible] a man will insist upon his right to live discontented and with head erect shall never cease to place new demands before a self-complacent world.

News from Head Office of Livestock Pool

OUR POLICY

Develop and support local co-operative [illegible] shipping associations to all live stock [illegible] with [illegible] will forward producers' live stock to terminal markets at cost.

2. Maintain terminal markets to give unexcelled marketing service at cost.

3. Keep producers through their local shipping associations informed on market conditions.

4. Foster and promote open competition between buyers and [illegible] buying and selling agencies on all markets.

5. Safeguard the producers' interests in all matters of legislation and Trade practice affecting live stock production and marketing.

6. Do our own business as live stock producers in our own best interest.

ALBERTA CO-OPERATIVE
LIVESTOCK PRODUCERS

CHECK YOUR MARKETING COSTS

In accordance with the upward trend of cattle prices in the past few years a considerable amount of restocking is being done. This fall feed is plentiful and there is considerable low grade grain that can be fed to good advantage this year providing the present remunerative prices continue to hold.

However, it matters not how much you raise or how well you may finish it, it is what you receive for what you have that counts. Therefore, it might be wise to give your marketing problems a little thought. By utilizing up-to-date machinery on your farm, as you have reduced the costs of production considerably, but have you made any effort towards up-to-date methods in marketing your livestock? A few facts on the cost of the individualistic system of marketing may give you food for thought.

Saving by Concentrated Volume

The bulk of the livestock produced in the three Western Provinces is handled by 70 commission firms. This embodies 60

Hudson's Bay Company.
INCORPORATED 2ND MAY 1670.

1928
BUMPER
HARVEST
SALE

COME TO CALGARY

To the Greatest H.B.C. Sale of the Year

Scheduled for MONDAY, OCTOBER 22nd to SATURDAY, NOVEMBER 10th, inclusive.

18 DAYS OF INTENSIVE SELLING

It is HARVEST TIME in Calgary
Featuring a Million dollars worth of merchandise

A STORE-WIDE SALE
Golden opportunities to save on present and winter needs.

IT WILL COST YOU NOTHING TO ATTEND THIS GREATEST OF ALL SALES

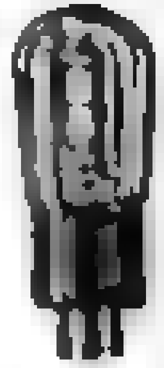
RAILWAY FARES REFUNDED
Buy as many dollars worth of merchandise as there are miles between your Railway Station and Calgary and upon presenting the return portion of your Railway ticket together with your Sales check of amount of purchases made, at the Adjustment Bureau on the Mezzanine Floor your Railway fare will be refunded.

PRICE OF GASOLINE REFUNDED
Buy as many dollars worth of merchandise as there are miles from your home to Calgary and upon presenting your Sales Check showing amount of purchases made at the Adjustment Bureau on the Mezzanine Floor the amount paid for gasoline used will be refunded to you.

FRIDAY, NOVEMBER 2nd
WILL BE FARMERS' DAY IN THIS GREAT SALE

A day devoted to the selling of merchandise and provisions that will be of the greatest interest to farmers.
Further, a $10.00 Merchandise Certificate will be given Free to the farmer who travels the longest way to attend this sale.

PLAN TO COME!



Perfect Reception

[illegible]

The Commercial Life

[illegible]

[illegible] Winnipeg, [illegible] Edmonton. The [illegible]

[illegible]

[illegible] & SALES

[illegible]

[illegible] OTTAWA REPORT

[illegible]

[illegible]

[illegible]

Report on the Alberta Co-operative Institute

[illegible]

[illegible]

[illegible] Co-operative [illegible]

[illegible]

[illegible]

[illegible] makes the statement that Never in the history of the Russian movement, which was always distinguished by its educational work and its [illegible], has the scope of its publishing activities so spread and extensive as in the last four years [illegible] indicative of the recent growth and interest in co-operation.

RELYING ON SELF HELP

Manitoba Free Press

The firm grip which the principle of co-operation has achieved in Canada can [illegible] the [illegible] impressive [illegible] in the [illegible] made [illegible] Department of [illegible] co-operative [illegible] to the [illegible], with a [illegible] ship [illegible] 400 [illegible]

Of the four main groups [illegible] to the report, grain co-operatives stand [illegible] shipped [illegible] The [illegible] co-operatives stand [illegible] members [illegible] and [illegible] In the [illegible] marketing [illegible] advantages [illegible] and the [illegible] first [illegible] the [illegible] during [illegible]

Co-operative Wholesale May Open Warehouse

[illegible] meeting of the [illegible] the [illegible] Wholesale [illegible] development [illegible] the [illegible] forward.

The [illegible] present [illegible] Halsall [illegible] Stelck, Superintendent of the [illegible]

[illegible] President [illegible]

SERGEANT AT ARMS WRITES RECOLLECTIONS

Members of the Legislature and all [illegible] the Sergeant at [illegible] Alberta [illegible] of the [illegible]

Tastes Good and Feeds You Well
QUICK QUAKER OATS
QUICK QUAKER OATS

Ship Your
POULTRY
To—
The Union Packing Co.
CALGARY
WE PAY MORE
Write for Price Lists and full Information

Mr. Farmer:

Do you know you have something on your farm that is more valuable than cash. And that is your Poultry and Eggs if you market your poultry at present.

For every dollar's worth of poultry we are paying $1.05 to $1.10

SAM SHEININ
PUBLIC MARKET CALGARY
Established 1914—[illegible]
Phone M [illegible]

Noxious Weeds Notice

Noxious weeds from mature plants are spread by the wind. Hand pull and burn all such plants. Burn any ripe blossoms of Sow Thistle and Canada Thistle that you may find.

Require all threshing machines, combines, wagons and racks used at the time of threshing, to be thoroughly cleaned before moving on to your farm or leaving it.

Gather and burn all weed seeds left on the ground after threshing. See that your summerfallow goes into the winter "black."

Attend to this or much of the good work that has been done in weed control and eradication will be undone.

Your co-operation in the campaign for a "weed free province" is solicited.

Register all threshing machines and combines with the Department of Agriculture.

W. J. STEPHEN,
Field Crops Commissioner

BUY NOW

CANADA PERMANENT

4 3/4 Per Cent.

BONDS

Combining Absolute Security with an Attractive Income Return

Alberta Branch
10126-100th Street, Edmonton
W. H. [illegible], Manager

Alberta Government Should Not Hesitate to Enter Power Field, Is Writer's Contention

Member of Electrical Inspection Service Submits Cogent Figures from Report of Ontario Commission and Urges Public Ownership in Alberta

[illegible] the Alberta Government [illegible] [illegible] stations in the towns and villages.

[illegible]

The article in part is as follows:

[illegible]

Power in Three Provinces—Comparative Rates

From Eighteenth Annual Report of Ontario Hydro-Electric Power Commission

	No. Meters		[illegible] K.W.H. Month	[illegible] K.W.H. Month
	Quebec			
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Montreal	[illegible]	[illegible]	[illegible]	[illegible]
	Ontario			
[illegible]	[illegible]	[illegible]	$2.75	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Hamilton	[illegible]	[illegible]	[illegible]	[illegible]
Toronto	[illegible]	M.W.	[illegible]	[illegible]
	Alberta			
Claresholm	[illegible]	M.P.	$4.00	[illegible]
[illegible]	[illegible]	C.P.	[illegible]	[illegible]
[illegible]	[illegible]	M.P.	[illegible]	[illegible]
[illegible]	[illegible]	M.P.	[illegible]	[illegible]
[illegible]	[illegible]	M.P.	[illegible]	[illegible]
[illegible]	[illegible]	M.P.	[illegible]	[illegible]
[illegible]	[illegible]	M.W.	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	M.P.	[illegible]	[illegible]

[illegible] M.P.—Municipal Fuel Plant. M.W.—Municipal Water Power Plant. C.P.—Commercial Fuel Plant. C.W.—Commercial Water Power Plant.

FEEDING Starts with Low Prices On

BEETALASSES
THE SUGAR RATION

A Stock Tonic

Equally good for Cattle, Horses, Sheep or Hogs.

The New Basis—

Steel Drums $8.50 each

Weight 600 lbs. F.O.B. Raymond. Less $2.25 Refund for Empties.

Buyer pays return Freight. Ask for Special quantity prices and terms.

[illegible]

Order from nearest Elevator Agent, Feed or Supply Stores, or send cheque direct to

Canadian Sugar Factories Ltd.
RAYMOND - ALBERTA

of that electrical energy to the consumers shall be the minimum consistent with the financial stability of the enterprise. The success that has been attained in the accomplishment of the latter object may be appreciated from the fact that whereas, according to a recent statement by an accredited authority in the United States (Electrical World, New York, Jan. 1, 1927) the average cost of electricity to the domestic consumer in the United States, in 1926, was 7.4 cents per kilowatt-hour, the corresponding cost in Ontario, in Municipalities served by the Hydro-Electric Power Commission was, for 1926, less than two cents per kilowatt-hour.

Respecting the cost to the ultimate consumer of electrical service furnished to Ontario municipalities by the Commission, the following facts are of interest:

Less Than Two Cents

"More than eighty per cent of the electrical energy utilized for domestic service is sold in municipalities where the average charge to consumers of this class is less than two cents per kilowatt-hour.

"More than eighty per cent of the electrical energy utilized for commercial light service is sold in municipalities where the average charge to consumers of this class is less than three cents per kilowatt-hour.

"More than seventy per cent of the electrical power distributed by municipal systems and utilized for power service is sold in municipalities where the average charge to consumers is less than twenty-five dollars per horse-power per year.

"In each of the above cases the consumers' cost quoted is inclusive of all charges."

When will Alberta have service at a comparable cost? Likely not until the Provincial Government has a Commission similar to Ontario Hydro-Electric Power Commission.

The cost of power to the mass of people is what interests most of us who have electric light bills to pay. The statistics tabulated herewith I am sure will prove interesting, showing as they do the cost of a 20 kilowatt-hour and 60 kilowatt-hour monthly bill for a number of places in Quebec, Ontario and Alberta. They show also that the rates offered to the various municipalities are anything but low compared to what the rates should be in this Province when properly served with hydro-electric power.

Quebec Under Handicap

It will be noted that Quebec (which has not adopted public ownership—Editor, The U.F.A.), pays from eight to several hundred per cent more for its electrical energy than what Ontario does. It will also be noted that excepting in the largest cities of Quebec the rates are lowest where the plants are municipally owned.

In 1911 only those places named in Quebec and Alberta had electric light service. Today there are over 130 electric light and power plants in this Province. It goes without saying that a large majority are small plants, yet these small plants are just the kind to educate the rural population to the great advantage of using electricity.

A few comments on the statistics given will prove interesting:

The net revenue per kilowatt-hour as reported in "Census of Industry, 1925" should be nearer correct than those advertised.

Quebec has a much smaller number of consumers, 27.14 and 41.77 respectively of the total for Canada.

Ontario has 166,602 more customers than Quebec, showing that Ontario is doing more of a retail business than Quebec. It goes without saying that doing a

+ ANOTHER "HOLT" TRIUMPH +

We published an invitation a few weeks ago urging you to investigate what HOLT COMBINED HARVESTERS were doing in your district.

YOU FOUND THAT "HOLT" WAS THE ONLY 100% PERFECT SYSTEM

That users had successfully harvested their crop . . . .

That grain averaged as high as that gathered by any other method. . . . .

That they saved from 1 to 3 bushels per acre in handling. . . . .

That they saved from 15 to 50 cents per bushel on operating costs. . . . . . .

That the original combine, the "HOLT" wins again over all competitors and imitations. . . . .

That HOLT harvesting is the solution of the farmers' problems in Canada. . . . . .

GET YOUR ORDER IN EARLY FOR YOUR
HOLT COMBINE FOR THE 1929 SEASON.

Union Tractor & Harvester Co. Ltd.
Corner 9th Ave. and 6th St. West, CALGARY

STOCK SHOWS and SALES
EXHIBITION GROUNDS, CALGARY, OCTOBER 30 to NOVEMBER 2, 1928
Judging Show Stock, 9 a.m., Tuesday, October 30th
AUCTION SALES—40 Swine, 9:30 a.m., Wednesday, October 31st.
50 Cattle, 2 p.m., Wednesday, October 31st.
450 Sheep, 9:30 a.m., Thursday, November 1st.
Special Passenger Fares from Alberta Stations.
Held by the Alberta Cattle, Sheep and Swine Breeders' Associations.
The Secretary will purchase for anyone who cannot attend personally.
Catalogue of Entries may be obtained from
E. L. RICHARDSON, Secretary, Calgary, Alberta

Ship Your Grain
TO
UNITED GRAIN GROWERS LTD.

BANK OF HAMILTON CHAMBERS
WINNIPEG

LOUGHEED BUILDING
CALGARY

Get the fullest possible protection

SAFETY!

INVEST IN 4% ALBERTA DEMAND SAVINGS CERTIFICATES

Purchased and redeemed at par
Payable on Demand

FOR PARTICULARS WRITE OR APPLY TO:

HON. R. G. REID
Provincial Treasurer

W. V. NEWSON
Deputy Prov. Treasurer

PARLIAMENT BUILDINGS, EDMONTON, ALBERTA

CHRISTMAS
IN THE
OLD COUNTRY

SPECIAL
SLEEPING
CARS
FROM
EDMONTON, CALGARY, SASKATOON, REGINA
Consolidating into

CANADIAN NATIONAL RAILWAYS

Special Trains from Winnipeg

FIRST TRAIN leaves 9:40 a.m. November 20th to Montreal for sailing of S.S. "Megantic," November 22nd, to Southampton, Havre, London.

SECOND TRAIN leaves 9:40 a.m. November 21st to Montreal for sailing of S.S. "Andania," November 23rd, to Glasgow, Belfast, Liverpool; S.S. "Ascania," November 23rd, to Plymouth, Cherbourg, London.

THIRD TRAIN leaves 9:40 a.m. November 22nd to Montreal for sailing of S.S. "Laurentic," November 24th, to Belfast, Glasgow, Liverpool.

FOURTH TRAIN leaves 6:00 p.m. November 29th to Halifax for sailing of S.S. "Pennland," December 2nd, to Plymouth, Cherbourg, Antwerp.

FIFTH TRAIN leaves 9:40 a.m. November 30th to Halifax for sailing of S.S. "Alaunia," December 3rd, to Plymouth, Havre, London.

SIXTH TRAIN leaves 9:40 a.m. December 4th to Halifax for sailing of S.S. "Lapland," December 9th, to Plymouth, Cherbourg, Antwerp; S.S. "Frederik VIII," December 9th, to Christiansand, Oslo, Copenhagen.

SEVENTH TRAIN leaves 6:00 p.m. December 6th to Halifax for sailing of S.S. "Baltic," December 10th, to Queenstown, Liverpool.

EIGHTH TRAIN leaves 9:40 a.m. December 7th to Halifax for sailing of S.S. "Tuscania," December 10th, to Plymouth, Havre, London.

NINTH TRAIN leaves 9:40 a.m. December 11th to Halifax for sailing of S.S. "Letitia," December 14th to Belfast, Liverpool, Glasgow.

TENTH TRAIN leaves 9:40 a.m. December 13th to Halifax for sailing of S.S. "Regina," December 15th, to Glasgow, Belfast, Liverpool.

Low Fares DURING DECEMBER to the Seaboard

There Will Be THROUGH SLEEPERS from Principal Cities
(If Traffic Warrants) For Following Sailings:
S.S. "BERGENSFJORD" Nov. 22nd, Halifax to Bergen, Stavanger, Oslo.
S.S. "DROTTINGHOLM," Nov. 26th, from Halifax to Gothenburg.
S.S. "OSCAR II," Nov. 28th, Halifax to Christiansand, Oslo, Copenhagen.
S.S. "GRIPSHOLM," Dec. 5th, from Halifax to Gothenburg.
SS., "POLONIA," Dec. 6th, Halifax to Copenhagen, Danzig, Helsingfors.

BOOK NOW
to get CHOICE
ACCOMMODATION

For full particulars consult nearest
Canadian National Ticket Agent, or write

OSBORNE SCOTT, General Passenger Agent
WINNIPEG

SEED AND FEED

[illegible] WINTER WHEAT $1.50 CLEANED. F.o.b. Stavely. Geo. H. A. Malchow, Stavely, Alta.

REMNANTS

5 LB. LARGE GINGHAM QUILT PATCHES, 75c; 4 lbs. $1; 1 lb. Gingham Remnants, 50c; 2 lbs. $1; 2 lbs. Velvet, Cretonne or Silk pieces, $1.25. A. McCreery, Chatham, Ont.

HEALTH

OSTEOPATHIC HEALTH HOME, CALGARY—Fasting, Dieting, Baths, Electricity, Massage. Nervous Diseases, Piles Specialty.

FRESH FRUITS

WRITE ROBT. LAWSON, GRAND FORKS, B.C., regarding carload shipments of apples, plums, pears and prunes.

retail business is more expensive than a wholesale.

The average revenue per customer is much larger in Quebec than Ontario—$71.30 and $55.30 respectively.

The pole line mileage of Ontario is nearly twice as great as in Quebec, with the consequence that the number of customers per mile of pole line is less in Ontario than in Quebec.

The following paragraph from the Electric Light and Power Magazine for June, 1928, is worth quoting:

"The ultimate capacity of the development of the Price Duke Power Company Ltd., Isle Maligne, Que., will be 540,000 h.p., but at present only 350,000 h.p. are available. Of this amount 150,000 are used in the paper mills of Port Alfred, Kenogami and River Bend, 100,000 h.p. in the new reduction plant of the Aluminum Company of Canada at Arvida, and the remaining 100,000 h.p. are purchased by the Shawinigan Water and Power Company to supply the growing demand for power in the Quebec district."

On page viii of the Nineteenth Annual Report of the Ontario Hydro-Electric Power Commission for 1926 we find the following:

"In order to provide for the immediate future demands for power the Commission during the year entered into a long term contract with the Gatineau Power Company (Que.) for 260,000 horsepower."

This power was not in operation during the year 1926, but they have a number of contracts just as advantageous. We find for instance, that the Cedar Rapids Manufacturing and Power Company Ltd. sell approximately 50 per cent of its output to the United States. During the war this power was needed in Canada, but could not be used here. This is only one instance. If time was taken for an investigation, a number of similar instances could be quoted.

In a newspaper report of recent date, we see that Saskatchewan will soon have a system of distributing electricity on a large scale.

◆

THE ART OF LIVING

"The primitive shepherd, shearing his sheep, spinning his wool, weaving his cloth, making his rude coat, was nearer the heart of things than the multitude of clever mechanics, salesmen, laborers and clerks who each carry out some detail of the modern industry. We are like Frankenstein in his laboratory. Out of our necessities and our ingenuities we have constructed a monster who makes us slaves; a monster so enormous, so amorphous, that we can neither measure nor control him. All that we know is that we are caught in his intangible coils.

"The remedy for this tragedy of civilization, which exalts the machine and belittles the man, is in education. Since we cannot have the joy of creation which the old craftsman had, we must learn to let the mind expand outside the scope of our daily work. And alas, when we come to education we find . . . the same principle of specialism which reduces the artisan and the clerk to a tiny function in a structure he does not see or understand, reduces scholarship to water-tight compartments—mechanics divorced from art, economics from ethics, medicine from education. Yet all are only phases of one theme that is universal—the art and practice of life. It is the full light of the sun we want, not the broken fragments of the spectroscope. We should use pigeon-holes—not live in them."—A. G. Gardiner in "Pillars of Society."

RADIO

SUPER RADIO SERVICE. WHEN NEEDING repairs, send your radio to the shop equipped with modern radio test panel, etc. One day service. Radios. Repairs. Accessories. The Calgary Radio Shop. 411 2nd Street West.

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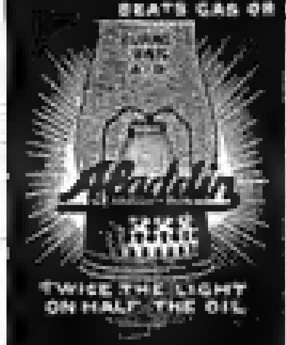

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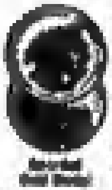

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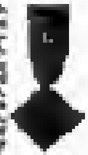

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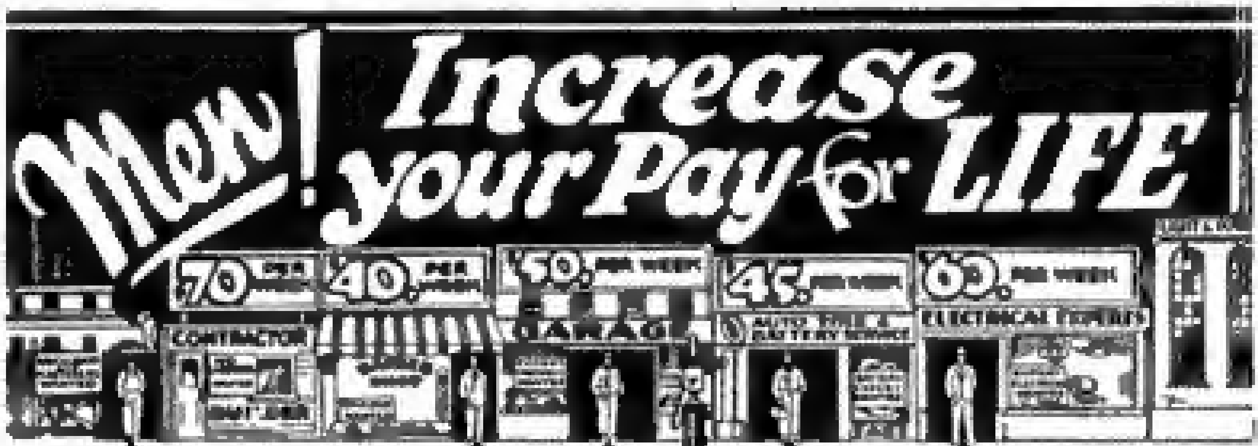

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